

EVERYBODY OUT, FEBRUARY 10th TO 17th! MASS MEETINGS EVERYWHERE!
CRYSTALLIZE THE SENTIMENT IN YOUR COMMUNITY FOR ADJUSTED
COMPENSATION IN A DEFINITE EXPRESSION THAT WILL PROVE TO CON-
GRESS WHERE THE AMERICAN PEOPLE STAND!

The AMERICAN LEGION Weekly

10c. a Copy

FEBRUARY 1, 1924

Vol. 6, No. 5

MR. MELLON'S FIGURES

A WEEK ago on this page I transmitted the request of the National Executive Committee that The American Legion hold mass meetings throughout the nation during the week of February 10th to 17th to bring out the sentiment of the country in favor of adjusted compensation for the ex-service men of the World War. In doing so I said that the powerful selfish interests opposed to this measure of justice have attempted to discredit the bill by cold-blooded misrepresentation and twisting of figures to meet whatever argument suited the occasion.

These figures have emanated largely from Andrew W. Mellon, Secretary of the Treasury.

In December of 1922 Mr. Mellon predicted a government deficit of \$650,000,000 for the fiscal year ending June 30th last, and with this as his reason, President Harding vetoed the Adjusted Compensation Bill. At the end of the fiscal year there was a governmental surplus of \$313,000,000. HERE IS A DISCREPANCY OF NEARLY ONE BILLION DOLLARS.

Was Mr. Mellon one billion dollars wrong? Or did he know better all the time?

The answer is that President Harding had told the ex-service men their account would be settled when the country could afford it. So Mr. Mellon told him the country couldn't afford it.

RECENTLY came a time when the facts could be concealed no longer. So Mr. Mellon discovers that the American people need a reduction of taxes—and that this reduction is possible only if adjusted compensation is torpedoed. And he has some new figures.

He wants to reduce taxes by \$323,000,000 and, he says, no compensation or no tax reduction.

It is pointed out that it is possible to reduce taxes by \$225,000,000 and still follow every suggestion he has made for the relief of men of moderate incomes.

WHEN this becomes apparent Mr. Mellon advances still more figures. He says the cost of adjusted compensation will be \$250,000,000 per annum for the first four years. Eighteen months ago the Treasury Department officially estimated that the cost of adjusted compensation would be \$80,000,000 per year.

Mr. Mellon has ignored in his calculations the \$160,000,000 which Great Britain is paying annually on her debt to this country.

Mr. Mellon has ignored in his calculations the proposed cut in government expenditures which will save \$220,000,000 annually.

Either of these items will pay the whole cost of adjusted compensation.

THIS GOVERNMENT CAN PAY ADJUSTED COMPENSATION AND REDUCE TAXES, TOO.
IT CAN PAY ADJUSTED COMPENSATION WITHOUT HARDSHIP TO ANYBODY.

JOHN R. QUINN, *National Commander.*

Is there a greater war story than this?

What is the great story of the War? Is it the story of Joffre at the first Marne or of Foch at the second? Or the story of "They shall not pass" at Verdun? Is it the story of the first gas attack at Ypres? Or of Belleau Wood? Or of the Lost Battalion? These are all great stories of super-achievements on the field of battle.

But a different sort of story stands comparison with these. It concerns a side of the war the public knows little about. It is the story of a fight by the soldiers that the science of medicine called to the colors against a countless and implacable foe. The winning of that fight saved hundreds of thousands

of wounded from torture and death during the period of the war alone. Since the end of the war it has saved uncounted thousands in addition. Its total saving of lives in homes, factories, hospitals throughout the civilized world will, as the years go on, amount to millions more.

TO tell the story properly it is necessary to go back more than half a century to that wizard of the microscope and test tube, Louis Pasteur. In 1852 Pasteur discovered germs and subsequently proved that contagious diseases and the infection of wounds are caused by malignant bacteria.

From then on medical science did its utmost to guard mankind from germ attack. During the next sixty years the new school of preventive medicine was born. Sanitation was developed. All known microbes were studied and classified. By 1914 the medical profession felt that modern surgical methods could cope with and prevent infection of wounds.

A Grim Disillusionment

Then war engulfed the world, and oh, what a grim disillusionment followed! Early in that war it became appallingly clear that the goal pointed out by Pasteur had not yet been reached; that man was still helpless before the savage, invisible, all-conquering germ.

The wounded poured into the Allied hospitals in overwhelming streams. The hospitals were thoroughly aseptic, no microbes could get in but the soldiers were covered with the indescribable dirt of the trenches. A bullet, a shell fragment, a bayonet thrust would gather bacteria as it passed through the clothing and deposit them deep within the vital parts of the body, there to breed galloping putrefaction while the wounded man lay on the field or in a shell hole waiting to be picked up. A simple scratch from a barbed wire barricade in the morning developed into a pus pocket by evening and amputation or death frequently followed within the week.

The Surgeons' Problem

The surgeons turned to antiseptics. In the years since Pasteur's discovery, only two types of antiseptics had been developed. One was the mild non-poisonous type. All it did was to make the surface of a wound an unpleasant resting place for the microbe. If the microbe had already started raising his family, it could do no more to prevent it than so much rainwater. The other type was the poisonous burning disinfectant. Though it would kill germs, it would also destroy flesh and tissue; if introduced into gaping wounds at sufficient strength to destroy germs it would eat through cells and membranes and create conditions as bad as the infection itself. In mild dilutions



these poisons were not powerful enough to check infection.

A Fearful Crisis

In this crisis the Allied surgeons appealed to the scientific world. Back from the war hospitals through all branches of the medical profession came the cry: "Find, oh find us something that will check this fearful horror! We are helpless before such infection; we must have something to check it!"

Among those who heard the call was the Franco-American surgeon, Dr. Alexis Carrel, who in 1912 had received the Nobel Prize for medicine. Dr. Carrel, who was then serving with the French armies, secured the assistance of the famous English chemist, H. K. Dakin. Backed with money and equipment provided by a great American philanthropic institution, the two scientists went to work in an effort to find a new antiseptic. They experimented day and night, for every hour was precious, at first at Beaujon Hospital, Paris, and later at Military Hospital 21, Compeigne. In an incredibly short time, when the magnitude of their task is considered, the two scientists made an announcement: "We think we have what you want," they said, "Try it and see."

The Turning Point

The surgeons of the Allied armies tried it and saw. They saw the fulfillment of the teachings of Pasteur. Here was the ideal antiseptic. It was non-poisonous and non-irritating. It could be used constantly in the deepest wounds without harm, yet it would destroy bacteria with an effectiveness undreamed of heretofore. Man had beaten the germ at last!

They named the new antiseptic the Carrel-Dakin Solution, in honor of its co-discoverers, and put it to work in all the Allied hospitals. Its triumph was complete. It drove the horror and agony of suppurating wounds from those hospitals as sunlight dispels shadows. Where sev-

enty per cent of the wounded had been dying from infection, now less than one per cent died from that cause. Hundreds of thousands of men alive and whole today would be hopeless cripples or under the soil of France if the Carrel-Dakin Solution had not been found.

Is there a greater war story than this?

SEQUEL

After the extraordinary success of the Carrel-Dakin Solution in the war zone, it was quickly adapted for hospital use throughout the civilized world. It has performed the same miracles for surgical and civil wounds that it accomplished in the wounds of war. But it is limited to hospital and professional use for the following reason: The Carrel-Dakin Solution is unstable, it will not "keep." It has to be freshly made by experts every day and the mass of humanity has been denied its protection.

Ever since its discovery, however, chemists in all parts of the world have been trying to stabilize the Carrel-Dakin Solution, and American chemists finally succeeded in doing so. This meant that Zonite, as the improved Carrel-Dakin Solution is called, would keep indefinitely and could be put up in containers ready for household use.

Zonite has been distributed to druggists throughout the United States as rapidly as possible.

Placed on the market little more than a year ago, it is now guarding close to ten million people from infection and disease.

Facts About Zonite

Zonite is a non-poisonous, non-irritating, colorless liquid.

By scientific laboratory tests it has far greater germ-killing power than pure carbolic acid yet it may be used in a scratch or cut absolutely pure.

Physicians and health authorities are urging the use of Zonite as a mouth wash, throat and nasal spray, to prevent colds and more serious contagious diseases.

Dental authorities say that the use of Zonite as a mouth wash is the most effective home preventive of pyorrhea, trench mouth and infected gums known to dental science.

"The Zonite Handbook on the Use of Antiseptics in the Home" describes the many uses for this new form of antiseptic. A copy will be mailed free of charge upon request. Address Division "K" Zonite Products Company, 342 Madison Ave., New York.



"Bringing Home a Basketful of Happiness."

MOTHERS have learned that the perfectly healthy child is the child who eats with a relish, that it is inexpedient to provide children with food which is repugnant to them, and that a simple, palatable dessert is both refreshing and wholesome for the child with a small appetite. They have learned, too, that rather than discourage a liking for sweets in their children, it is far better to provide the right sort of sweet dishes, and to encourage the child to eat and enjoy them.

The American Offices and Factory of the Genesee Pure Food Company are at Le Roy, N. Y., in the famous Genesee Valley Country. The Offices and Factory of the Genesee Pure Food Company of Canada, Ltd., are at Bridgeburg, Ontario, on the Niagara River.

IF YOUR POST WANTS NEW MEMBERS

Use This Issue of The American Legion Weekly

IT'S A RED HOT NUMBER!

This issue of The American Legion Weekly has been specially prepared for Legion Posts to use in membership and publicity campaigns. This number of the Weekly will enable the non-member service man and general public to read *the truth about The American Legion*.

Read this issue from cover to cover and you will see why it is recommended that you distribute copies in your community.

SHELL YOUR COMMUNITY WITH COPIES

Your Post should send a copy of this special issue to every service man who is not now a Legion member and to all prominent citizens in your city.

NATIONAL COMMANDER QUINN SAYS "WE MUST FIGHT!"

In connection with the Mass Meetings that Legion Posts will hold all over the country, this issue of the Weekly should be given the widest distribution possible. Every voting man and woman should read the truth about the Adjusted Compensation fight as told about in this issue.

YOU WILL HAVE TO WIRE YOUR ORDER

In order to be certain of having your order for copies executed you had better wire. We expect a big demand for this issue. The price will be 3 cents a copy.

Send your wire to

THE AMERICAN LEGION WEEKLY

627 West 43rd Street

New York City, N. Y.

USE THIS BLANK TO BECOME A MEMBER OF THE AMERICAN LEGION



Application for Membership in The American Legion



The undersigned hereby makes application for membership in the _____
Post of The American Legion Fill in above name of Post you wish to join.

Name of Applicant.....

Street Address.....

City..... State.....

Give above the organization last served in.

Applicant's Signature

The AMERICAN LEGION Weekly

BUSINESS OFFICE
(Advertising and Circulation) 627 West 43d St., New York City and
627 West 43d Street, New York City Natl. Hqtrs. Bureau, Indianapolis, Ind.

EDITORIAL OFFICES

Correspondence and
manuscripts pertaining
to Legion activities
should be addressed to
the National Head-
quarters Bureau. All
other communications
should be addressed to
the New York Office.

FEBRUARY 1, 1924

Copyright, 1924, by the Legion Publishing Corporation.

PAGE 5

The Truth About the Fight Against Adjusted Compensation

By Aaron Sapiro

Chairman, National Legislative Committee,
The American Legion

THE champions of adjusted compensation have just begun to fight. Not during the present generation has the issue in a legislative struggle been more sharply defined, the complexion of the opposing forces more readily discernible at a glance or the forces themselves more keenly pitted against one another. The vision of the nation has been fixed upon this contest as it has been fixed upon no other item of domestic legislation within twenty years.

On one hand we have the ex-service men of the nation who gave most but received least when the alternatives of life or death, of victory and honor or defeat and humiliation, were offered their country. On the other hand we have those who gave least but profited most from the sacrifices those soldiers made. Now they wish to retain all the wealth that came to them through the loss of others. They wish to deny the soldier a debt that is owing to restore in part the economic balance between the man who went to war and suffered an economic handicap and the man who did not go and enjoyed an economic gain on that account.

Now in this piece that I am writing to you Legionnaires, and to any others who care to read it, I am going to write just about as I talked to your National Executive Committee out in Indianapolis the other week. There is nothing to conceal or evade, nothing up my sleeve, nothing up the Legion's sleeve.

I see that Congressman Jost of Missouri, though against adjusted compensation, nevertheless believes in fair-play and has come out with a pointed criticism of the tactics of the field marshal of the opposition, Andrew W. Mellon, Secretary of the Treasury. He calls Mr. Mellon's slogan of "No Tax



Secretary Mellon

Cut if the 'Bonus' Passes" the "cleverest political trick of the age," even though the figures which Mr. Mellon advances to support his assertions are absurd, as Mr. Jost admits.

Representative Jost is quite correct in his estimate of the Mellon plan. It was a clever, crafty, political trick the Secretary worked off when he set forth a superficially attractive schedule of proposed tax reductions and made this contingent upon the defeat of the Adjusted Compensation Bill.

At the outset the popular acclaim which greeted the announcement of Secretary Mellon was all that the organized foes of adjusted compensation had planned and had hoped that it should be. The small tax payer looked with an appreciative eye upon the comparatively modest savings which would accrue to him; he was thankful.

The rich were thankful, too, and they set in motion the powerful machinery of their institutions to manufacture additional applause for Mr. Mellon and to bring pressure upon Congress to defeat adjusted compensation. They discreetly refrained from pointing out that for every nickel the poor man, whom taxes pinch, got off his bill, the wealthy got many dollars off. They were content to extol Mr. Mellon; the newspapers, the magazines, the movies held him up as the wise financier who, without a thought of politics, sought to ease the burden of taxation—and the fact that this would entail the defeat of an adjusted compensation bill was merely a detail, though an indispensable one.

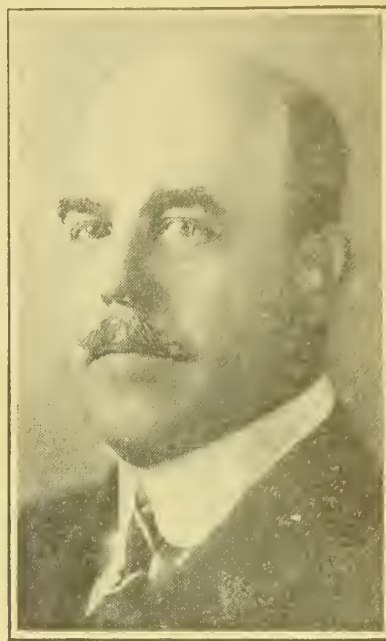
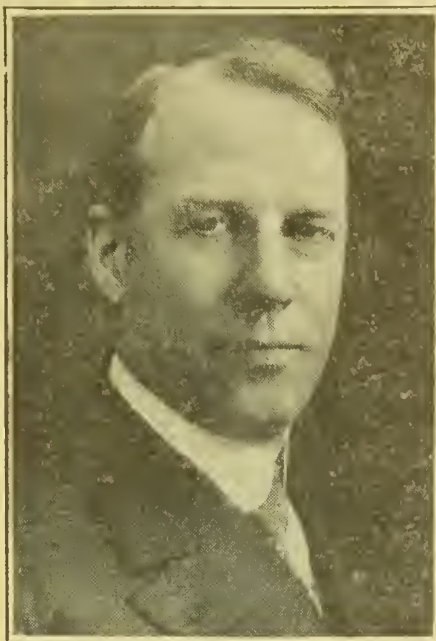
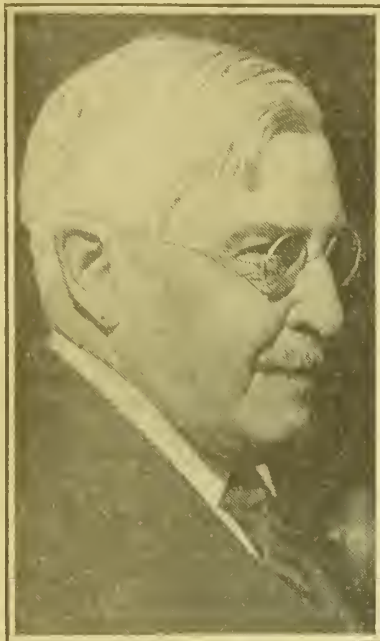
The man who thinks Mr. Mellon is not in politics and is not misrepresenting facts concerning adjusted compensation to serve the financial ends of the rich and to serve the political ends of his party has a mistaken impression of the situation. The bald facts in the case are Mr. Mellon is simply using this tax reduction talk as a shield behind which to fight adjusted compensation. That fact has been formally

I have said that politics as well as finance is mixed

The political drama into which the compensation issue by force of circumstances has been drawn is in its early stages. The orchestra is just starting the overture. The friends and supporters of the several candidates of both parties are rallying about their chosen leaders and paving the way to the nominating conventions which will be held in the summer. Our national nominating conventions are not very democratic institutions. They are so contrived that popular will counts for little unless backed by an organization—a practical political organization. This is equally true of both parties. It is money and an organization which counts most in a pre-nomination fight rather

The roster follows:

Ball, *Delaware*; Dial, *South Carolina*; Keyes, *New Hampshire*; Owen, *Oklahoma*; Shields, *Tennessee*; Sterling, *South Dakota*; Underwood, *Alabama*; Wadsworth, *New York*; Warren, *Wyoming*.



Leaders in the fight against the Adjusted Compensation Bill: William M. Butler, millionaire New England manufacturer, personal campaign manager for President Coolidge; Julius H. Barnes, president of the United States Chamber of Commerce; Congressman Nicholas Longworth of Ohio, House majority leader

than enthusiastic masses of people. After the nominations however, the masses of people—the voters—count and decide the election.

Mr. Coolidge is a candidate to succeed himself, and his personal campaign manager in the pre-nomination contest which is now well under way is William M. Butler, a millionaire manufacturer of New England. Mr. Butler is out to interest men with money in the candidacy of his aspirant for the Presidency. He is out to convince such men that Mr. Coolidge is safe and sane, as men with money understand those terms. Big Business is against adjusted compensation, and Mr. Coolidge has turned against it. This affords Mr. Butler a powerful talking point.

Understand me, I do not mean to insinuate anything improper about Mr. Butler's support of the candidacy of Mr. Coolidge. Mr. Coolidge has a perfect right to run for President and Mr. Butler has a perfect right to support him and to get others to support him. I know how adverse the Legion is to discussing political matters. We are a non-political organization, and we try to avoid even the appearance of evil in that regard. But I have set out to tell you the truth about the adjusted compensation fight, and the whole truth about it, and I find I cannot do that without bringing in inferentially these political angles. Unfortunately politics and political considerations—which are quite proper things in themselves—are playing a role which cannot be overlooked in the settlement of this purely economic and non-political issue of justice to the veterans of the World War. So Mr. Butler, by reason of all this, has become a real factor in our situation.

Mr. Mellon, in addition to being the Secretary of the Treasury and the President's advisor on government fiscal matters, also is deeply

interested in pre-nomination politics at present. Furthermore, he is the Administration's sword swinger in the open fight against adjusted compensation. Mr. Mellon's business sagacity has won for him a high place in the select counsels of the big industrial groups whose support is now being solicited in the interest of more than one candidate for the Presidency. But Mr. Mellon is loyal to his chief. He is working with Mr. Butler. And as far as compensation is concerned Mr. Mellon is the agent of the Administration who goes into the arena to give and take the blows of the strife. He performed the same service for Mr. Harding.

The story is around Washington, and it has been published, that the price of Mr. Mellon's decision to remain in the Coolidge cabinet was that there should be no interference with his designs against the Adjusted Compensation Bill. It will be recalled that shortly after Mr. Coolidge took office the report was widely published that Mr. Mellon was thinking of retiring from public life. It may also be recalled that when Mr. Coolidge became President there was an impression that his attitude toward adjusted compensation had not changed since, as governor of Massachusetts, he signed an adjusted compensation bill for the relief of the veterans of that State.

We have, also, Representative Nicholas Longworth of Ohio, who is the Administration's agent in the lower House of Congress. Mr. Longworth has been in Congress a great while. He knows the ins and outs. He is a fast worker. He has been capitalizing the flood of forced propaganda which has been raining down on the Senators and Congressmen and which the opposition newspapers have attempted to construe as an indication of public sentiment against adjusted compensation. Due to the

(Continued on page 18)



Aaron Sapiro, chairman of the Legion's National Legislative Committee

The Legion: What It Is Doing, What It Has Done

DESPITE the fact that the Legion's fight for adjusted compensation is but one item in a great program of accomplishment which has benefited the country in countless ways, the anti-compensation propagandists have consistently portrayed the Legion as only a money-hungry band of mercenaries seeking to loot the National Treasury. The Legion they picture is a one-purpose organization—nothing more than a selfish national conspiracy to get a "bonus."

The truth is, as every Legionnaire knows, adjusted compensation is but one phase of the Legion's activity. Its relation to the Legion's whole program and record of accomplishment is merely one of degree—Cantigny or Château-Thierry do not represent America's whole effort in the World War.

Instead of being simply a compensation-chasing organization, the Legion has become recognized as a dividend-paying investment for the whole country and particularly for every community which has a Legion post.

The record of Legion accomplishments proves this claim. To record what the Legion has done, and what it is still doing—hard facts, not specious, puffy forecasts of its hopes—would take more space than is available in many issues of this magazine. Following is the barest sort of generalized summary of Legion accomplishment for the veteran and for America. But each generalized statement given could be backed up by specific instances of benefits rendered up and down the land, and even across the sea, by the organized American veteran.

1. The Legion destroyed the red menace to America. It won a victory on the battlefields of America of almost equal importance to the one it won on the battlefields of France. It kept America safe after the war by presenting a solid front to the imported agitators of Bolshevism and the home-grown malcontents who in 1919 were seeking to overthrow the Government by violence during the post-war period of change and popular unrest. When the war ended, certain American statesmen, after-dinner speakers and publicists—for the most part men who had not worn the uniform—became obsessed with a fear. They feared that two million American soldiers would return from France disillusioned and join the forces of discontent in this country which were allied with the revolutionary government of Russia. It was a period in which everybody saw social hobgoblins.

The Legion at its birth took a firm stand for law and order, rallying to its banner the service men who had proved their loyalty and challenged the forces of revolution. The Legion became the bodyguard of the Constitution of the United States. The secret agents of Bolshevism swarmed through the country. Speeches advocating the overthrow of our Government were made in every large city. The anarchistic at heart prepared for action. But the solid ranks of more than a million Legionnaires were more powerful than all the sedition and treason laws Congress and the State Legislatures passed. Disloyalty rose to high pressure, but it

never burst the boiler. And with the Legion standing guard, disloyalty cooled. In this period the fearful freely praised the Legion for its stand. It was the Legion, more than any other single factor, which restored public confidence in the stability of our institutions.

2. The Legion has been the guardian of the tens of thousands of disabled service men who were helplessly tossed by their own Government into the hopper of a viciously inefficient system of government agencies. For five years the Legion has performed a public service by championing the cause of these helpless men enmeshed in a maze of official machinery. From the start, the Legion worked to restore order out of chaos. Its national hospitalization and rehabilitation committees were the only truth-finding and truth-revealing agencies at a time when the disabled man was being ground pitilessly in injustice, and one by one the Legion procured the enactment of the laws and the establishment of corrected methods necessary to give the disabled man his rights.

The Legion aroused the whole country to the plight of the disabled man in a crusade which led directly to reforms which had been imperatively needed from the moment the war ended. Exposing the fact that a series of unrelated and unco-ordinated government agencies were handling the claims of disabled men and that the resulting conflicts and cross purposes were paralyzing the effectiveness of all governmental

aid, the late National Commander F. W. Galbraith, Jr., proposed the unification of all the governmental agencies and the centralization of responsibility. After Mr. Galbraith's death at the height of his campaign, his contentions triumphed and the Legion became the godfather of the Veterans Bureau. This was a vast step forward. For the first time the responsibility for delay and injustice could be focused.

As an example of the effectiveness of the Legion in aiding the disabled man, the record of the Government's hospital building program stands out. The history of this program is one of continuous pressure by the Legion to obtain the construction of needed buildings against the opposition of advocates of false economy in and out of Congress. At the outset the Legion encountered stubborn opinions by members of Congressional committees who believed that hospitalization of disabled service men was a temporary problem, one that need be considered a matter of a few years. Those who believed this were responsible for adoption of a system of makeshift hospitalization—placing disabled men in ramshackle wartime barracks-like hospitals and farming them out to civilian institutions and state hospitals.

Thousands of men afflicted with tuberculosis and mental and nervous diseases were thus cared for, to the lasting disgrace of the Government, and for two years official inertia and stubbornness prevailed against the testimony and contentions of the country's foremost medical experts brought for-

This Issue of the Weekly Contains (1) A summary of the Legion's case for adjusted compensation, (2) an exposé of the plot to defeat the Adjusted Compensation Bill and a statement of who and what are behind that plot, and (3), on this page and the next, a brief summary of the accomplishments of The American Legion. Does your next-door neighbor know all these things? When you have read this copy pass it on to the man next door. You want him with you in this fight. He's heard the other side of the argument—let him hear yours!

The National Executive Committee asks Legion posts everywhere to hold public meetings between February 10th and 17th in order to bring before the American veteran and the American citizen generally the case for adjusted compensation. The responsibility for organizing the mass meetings is in each locality squarely up to the local post. "Let the voice of your community be unmistakable," declared National Commander John R. Quinn last week in announcing this decision of the committee. "Then tell Congress by letter and telegram. Let your Senators and Congressmen know how your community stands." Whether the Adjusted Compensation Bill passes or fails to pass depends on how faithfully local posts of the Legion carry out this program. That means *your post!*

ward by the Legion. At last the Legion forced a showdown, exposed the scandalous treatment of men in hospitals and forced the adoption of a hospital construction plan not on a temporary basis, but on a scale that would insure adequate care and treatment for every disabled man needing it so long as World War veterans lived. The Legion has continued its vigilance to prevent official meddling and interference nullifying this program.

In all this work the Legion has represented the best spirit of the whole country. Had it not acted, the plight of the hospitalized veteran today would be a burning reproach to every American. And, despite the belated and obviously hypocritical protestations of interest in the disabled man now being expressed by certain organizations fundamentally opposed to adjusted compensation, the Legion has had to fight the cause of the disabled man almost single-handed. At the time it was bringing all its strength to bear on this problem, to the exclusion of everything else, it is noteworthy that the organizations which have recently acquired an exaggerated interest in the disabled were not in the fighting line.

3. In addition to aiding the disabled man, the Legion has fought tremendously to obtain justice for all service men. It served the country well when it undertook a national campaign to get jobs for service men during the unemployment crisis of the winter of 1921-22. At that time the service man was bearing the brunt of suffering occasioned by the industrial depression. He lacked the accumulated savings of the two war years which helped tide over the jobless man who had worked in factory or shipyard in wartime. He was the last hired and the first fired because he was one or two years short on "experience" when rated with the civilian worker. A large percentage of the soldiers and sailors had been put into uniform during the earliest years of their industrial potential usefulness and had come back home with no experience whatever in work. Mature in years, capable, they were rated as "unskilled." They paid a heavy price for their war service. The Legion formed a National Employment Committee and most of the posts took part in a movement to find work for service men needing it. It is not too much to say that the success of this effort gave the impetus which started the country back on the road to prosperity.

The Legion's service record bears many honorable citations for the organ-

ization's part in securing the enactment of many other national and state laws giving World War veterans deserved recognition for their hardships and sacrifices. The Legion has obtained a series of laws and orders by the President giving World War veterans preference in civil service appointments and preference in land settlement. State departments of the Legion have procured the enactment of many beneficial laws, including relief for the needy, provisions for burial, assistance in acquiring an education or settlement on the land. The Legion has also been instrumental in gaining the enactment of adjusted compensation laws by a score of States which, recognizing the obligation of the Federal Government, have made provisions for their service men in keeping with their ability, and in every case these provisions have been sanctioned by overwhelming vote of the people at referendum elections.

4. The Legion, through its National Americanism Commission, has made itself the foremost agency for the preservation of American ideals and traditions. In conjunction with the National Education Association, and with its posts working in unity, it has carried on a campaign for the betterment of the public schools. It has sponsored American Education Week during each of the past several years, making the observance an occasion for acquainting the public with the need for better school buildings, higher pay for teachers, and better courses of instruction. It has given millions of citizens an intimate acquaintance with school problems which they otherwise would have lacked. By conducting a national essay contest annually it has brought forcibly to the minds of the school children of the country information vitally affecting the nation.

By taking the leadership in a national flag conference the Legion has affected the adoption and distribution of a uniform code of flag etiquette that is bound to produce a higher standard of patriotism. At the present moment it is helping launch a nation-wide campaign against illiteracy, one of the blots upon America's name. It is working for the abolition of child labor.

In many other ways the Legion works to keep alive the spirit which is distinctively American, the heritage of our forefathers. One of its most important accomplishments has been the consolidation of public sentiment in favor of an adequate immigration law. It has revealed to the country the

startling facts regarding the dilution of our population by aliens incapable of assimilation and it is insisting that Congress adopt a new immigration law which will save future generations of Americans from untold evils.

5. The Legion has been the strongest civilian influence toward maintaining our capacity for national defense. Composed of men who know from bitter experience the penalties of the nation's neglect of its fighting arms before we entered the World War, it insists upon its right to take such action as it may to save the country from a repetition of the situation in 1917 when we entered the World War unprepared. Every national convention of the Legion has strongly called for proper maintenance of the Army and Navy. The Legion has repeatedly advised the country that the policy adopted in the National Defense Act of June, 1920, must be continued if America is to keep its peace of mind and confidence in the future. The Legion, therefore, is doing what it can to support the National Guard and the Organized Reserves while it urges Congress to keep the Regular Army up to fighting strength.

In a land notoriously careless in matters of self-protection, the Legion has a definite role and clear responsibility. It serves the country well by reminding it at every opportunity that "adequate defense is the price of freedom." The Legion has a National Military Affairs Committee, a National Naval Affairs Committee and a National Aeronautics Committee in constant touch with the involved problems of the Army and Navy. These committees bring to bear on those problems the viewpoint of the civilian soldier, and should America ever again be thrust into war, the fathers of the sons who will fight that war will owe a debt of gratitude to the Legion.

6. The Legion has become one of the strongest social forces in the United States. American Legion posts and units of the Auxiliary—and it should be remembered that all the women in the immediate families of Legion members are eligible to Auxiliary membership—have freshened and invigorated the social life in countless communities. Legion dances, dinners, dramatic entertainments, Chautauqua and other lecture courses and community celebrations provide new and binding contacts for all the residents of a community and accelerate that broad

(Continued on page 24)

EDITORIAL

TO reflect more accurately the opinion and sentiment of The American Legion, the occasional use of this page is offered to the readers of the Weekly, who, through their membership in the Legion, are also its owners. Contributions are subject to abridgment and the Weekly assumes no responsibility for opinions expressed in them. They should be addressed to the Editors, The American Legion Weekly, 627 West 43d Street, New York City.

Treasury Raiders?

GENERAL PHIL SHERIDAN received one hundred and sixty acres of land as an additional compensation for his services in the Indian War of 1853.

General Winfield Scott, for his services in the Mexican War, was given a similar "bonus."

Admiral Farragut, for services as midshipman in the war of 1812 and commander in the Mexican War, received one hundred and sixty acres of land in addition to his salary as an officer in the Navy.

General Robert E. Lee, who served as a captain in the Mexican War, received a grant of one hundred and sixty acres under the act of 1850.

General Grant received one hundred and sixty acres of land for his services as a second lieutenant in the Mexican War.

Abraham Lincoln, who served forty days as a captain in the Black Hawk Indian War in 1832, received for his services, as late as 1850, forty acres of land. He also made application for one hundred and twenty additional acres on August 21, 1855.

Are there any greater names in American history than these?

Why not, then, do the same for O'Brien, Goldman, Schultz, Smith and the rest who went to the aid of their country in 1917? The principle is the same—only the names are different.—A VETERAN, Brooklyn, N. Y.

Why a "Bonus" at This Late Date?

DECLINING altogether any discussion as to the ethics or even the advisability of adjusted compensation, some opponents of the measure are asking, "Why now?"

They seem to feel that if it was to be given at all, it should have been handed to the men when they were discharged from the service; that having got along without it for four years and a half, any need there might have been for it no longer exists.

But for many hundreds of thousands of veterans this situation still continues. During the time they served in the Army or Navy they or their families found it impossible to live on the salaries or allotments they received. So accumulated savings had to be drawn upon, perhaps wiped out.

This, too, was at a time when war wages, for those not in service, were at their peak. Everywhere, except for those whom the war touched directly or through their families, there was plenty.

In the last three years the labor market has been in the main a falling one. The cost of living may have declined somewhat, but so have wages. There has not been given ex-service men the opportunity to build up a reserve again.

There may be little unemployment; the veterans may be working at their jobs, old or new; but daily expenses take everything. As long as nothing happens they are all right.

But with very many there is nothing on which to fall back in emergencies such as sickness, accident, or temporary unemployment. And it is an unusual and exceptional family which does not encounter something of the sort occasionally.

Adjusted compensation, in amounts ranging from \$100 to \$500, would be a godsend to such men. Not all of them

would use it at once. But the knowledge that it was there, that it would be available in a pinch, would ease the strain under which they work. And there is a very great strain in working without a margin, in knowing that any derangement of the normal conditions of life will mean hardships and suffering for themselves and their families.

It isn't, after all, a "bonus." It is merely an attempt, inadequate, but better than nothing, to put ex-service men in a less precarious position financially than if they had not dropped everything to answer the call of their country.

Whatever their motives, those who stayed at home profited by staying, or were in a position to profit, whether they did so or not. It is not fair to penalize those who did the actual fighting for having done so. And yet, from an economic standpoint, just that has been done.

And last of all, a debt is none the less a debt because the debtor dislikes the prospect of its payment; or even because individual creditors may not happen to need the money.—ALFRED HARDING, New York City.

A Throwback to Feudalism

THE Ex-Service Men's Anti-Bonus League argues that military service is an "inherent duty." It declares that no man deserves credit, praise or reward for fighting for his country. "Any young, able-bodied man who would not willingly fulfill that obligation," it says, "is entitled to no consideration and is unworthy of citizenship."

In early times, when the feudal barons existed in Europe, plundering weaker neighbors was a favorite occupation. The baron or lord of the domain forced all of his able-bodied male tenants (who were practically slaves) into his service as armed retainers, to be utilized either as fighting men during plundering expeditions or as home guards to protect the castle. These soldiers were forced to give their services gratis except for what private plunder they could pick up. The baron had the power of life or death over them.

Our present military system is in many respects a heritage from those days, especially in the matter of compensation for the men lower down. Pay for war services has never been at all adequate or just, when the risks and sacrifices are taken into consideration and when it is compared with the earning power of the soldier in civilian life. Military service may be one of the duties of citizenship, but surely it is the nation's duty to give adequate compensation for such service. Little by little the masses, who have no part in the making of wars, have wrung their long-denied rights from the robber barons and their descendants, but still the fighting man is treated as cannon fodder and grossly neglected.—GEORGE P. POTTER, Murray Hill Post, New York City.

Your Taxes—Their Income

THOSE who saw no service during the war own the major portion of all the Liberty and Victory Bonds that were issued. Ex-service men and many others with small incomes pay taxes in order that the interest on those bonds may be paid.

The bondholders are, for the most part, opposed to the "bonus idea." They claim that it is "unpatriotic."

Would it not be well to start a movement to stop payment of interest on those bonds, because subscribing to those bonds was also a patriotic service, without which we could not have protected the lives and fortunes of over one hundred million Americans?

It's a poor rule that won't work both ways.—MIKE J. A. CARROLL, Bodfish, Cal.

A Personal Page by Frederick Palmer

The Things That Count

HOW you feel about it when you are called a fool depends on by whom and what for. Until I was called one the other day I thought that the best compliment I had ever received came in Alaska long ago.

If you have ever "nnished" a dog team at forty degrees below zero you will understand that I did not receive it for making an after-dinner speech or crocheting a tidy. Ex-service men will understand, anyway.

That first compliment came from Jack, who had been six hundred miles over the ice with me. We did not have our clothes off for a month. One day we made eight miles in twelve hours.

When the trip was over I happened to overhear another man ask Jack what kind of a partner he had on the trip. Buddy Jack answered: "He's a white man, all right." Just that! I was proud. I had struck one kind of gold in Alaska if I could not strike another.

The second compliment was paid me by a friend who suffers from New Yorkitis. If you do not know what New Yorkitis is, then I may mention that it does not allow its victims to see much of America outside of New York unless it needs the rest of America a lot. It makes its victims very conscious that New York is the financial center of the nation, that it pays heavy taxes, and that the struggle is fierce there. My friend is hardworking and prosperous.

"You're just the kind of a fool," he said, "to be for that cussed 'bonus' when your army rank keeps you out of any for yourself."

TAKING the two compliments together, I feel almost as stuck up as if I had been decorated with everything from the Croix de Guerre to the Congressional Medal. The two mean that I am a fool of a white man, that white having no reference to the color of my skin but to being white inside.

Fools of white men pioneered the country, found its mines and went into uniform in the late war. If there had not been such fools New York might still be surrounded by Indians and real estate worth only a dollar an acre. There would be no protection for those who were wise enough to let the fools go out on the trail or to be shot at. If the wise accumulated fortunes and the fools did not then the more stupid the fools, according to one kind of reasoning. If I had been one who had made a million the prospect of the total of my income tax might make me feel so poor that I would say:

"Well, it's my duty not to allow the spiritual beauty of our soldiers' service to be tarnished by compensation, or ever thinking in terms of money. That is something that must be left to us heavy taxpayers. So I must call my stenographer and send a hot telegram to the President not to commit our country to the terrible idea of patriotism for sale. If all my friends do the same the effect ought to be pronounced, as many of the ex-service men won't spare fifty cents for a telegram."

The truth is that, though I, too, would like my taxes reduced, I am for adjusted compensation because money does not count against Jack's compliment. I am for it because it is one way, to me, of expressing that I am a fool of a white man.

On that journey with Jack, he supplied the dog team. But that did not mean that I rode—not a step on that rough trail. I did not urge Jack on from the rear. I had to do as

much as he. We took turns in breaking out of our sleeping bags at forty below and getting the breakfast.

So I knew Jack and what he was worth. I knew that he did not help me, or I help him, over ice floes for pay. He did it for the game's sake as the fool of a white man plays it.

AND when we got in on time, when we won the battle, I knew that nothing could ever really reimburse him for what he had endured. I took it for granted that the employers who had profited by his energy, courage and devotion would want him paid fair—paid as well as laborers at home. And paying him fair meant not only the money itself but that the money stood for a square deal which would entitle them to share the cheerful feeling that they were something of fools of white men themselves.

In the same way that I knew what Jack went through, what we went through together for employers who were behind their desks far away where beds were soft and the steam heat was sizzling in the radiator, I know what American soldiers went through to win out for their employers as Jack and I won out.

I may be a fool, but I feel that I am more white if, as a taxpayer, I do my share to adjust a wrong to the men in uniform who gained the victory that brought us prosperity. Perhaps I am as selfish as the friend who called me a fool—selfish in that I like to feel good.

And it seems to me that you can feel very mean even when your taxes are being reduced—mean inside no matter what kind of a front you are showing. That mean feeling on the inside may account for some of the harsh language of irritation which the antis are using. And if they were profiteers in the war their language is almost savage. They get quite purple in the face about "grafting soldiers."

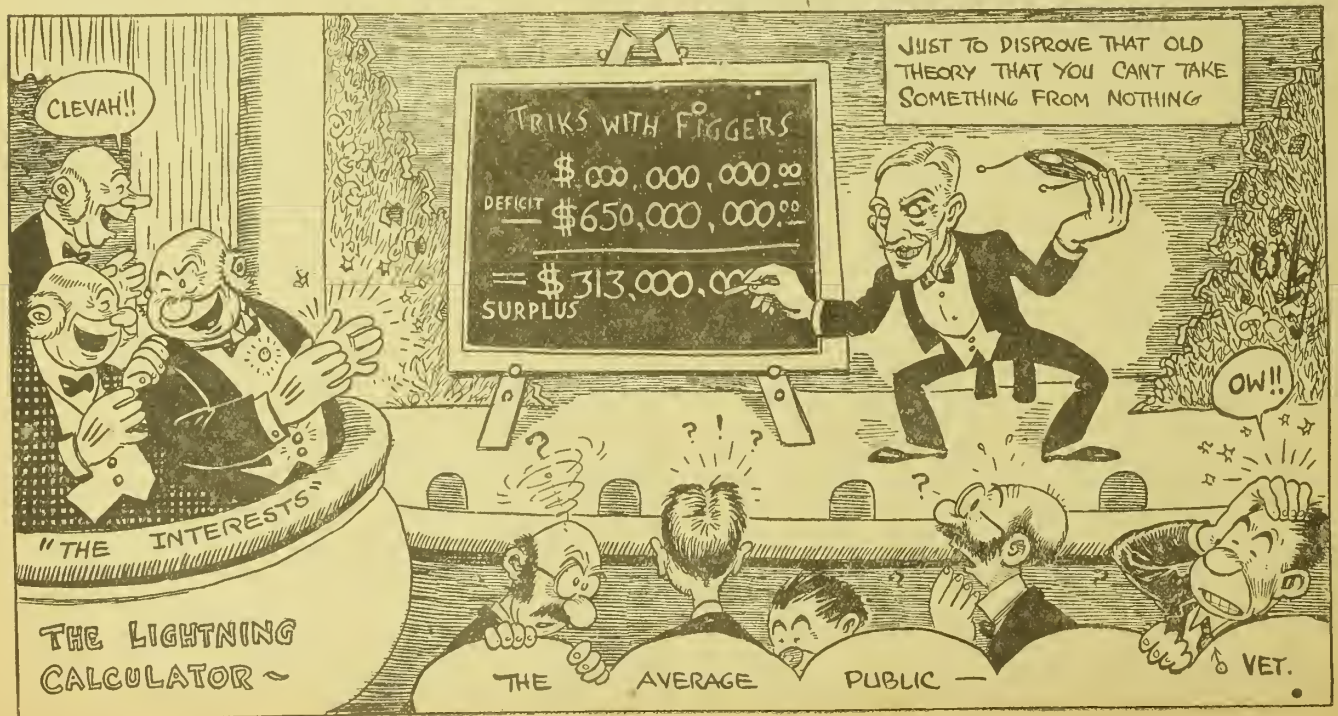
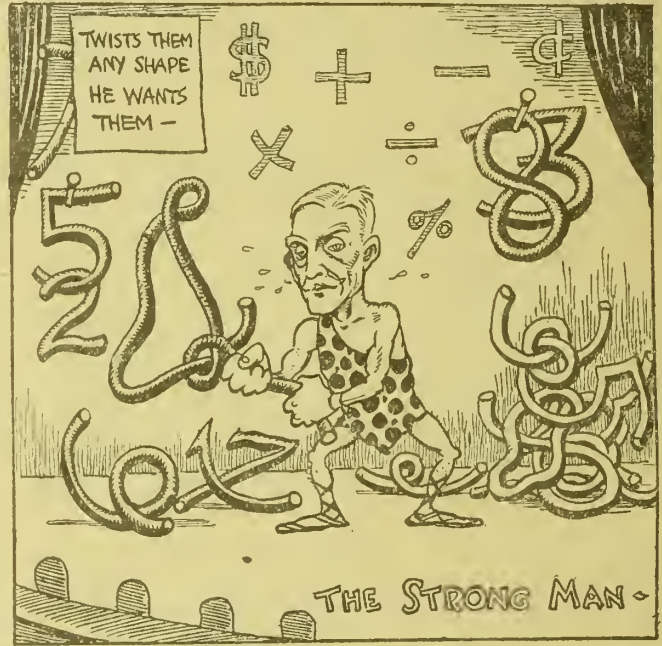
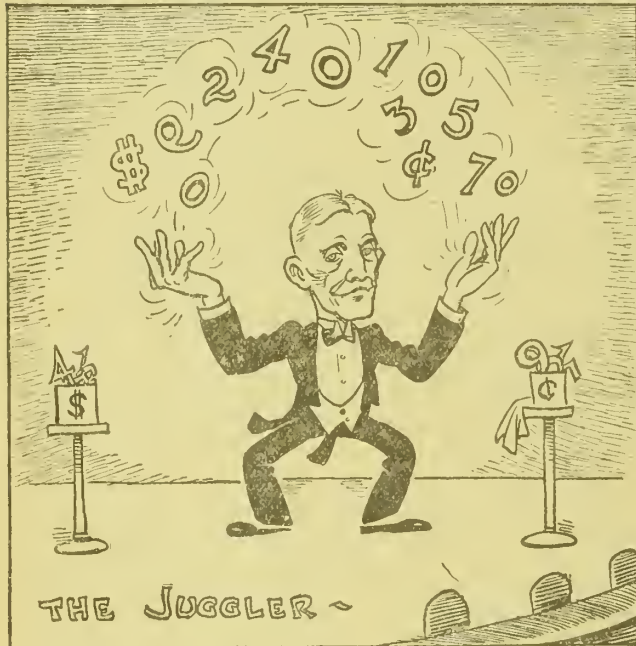
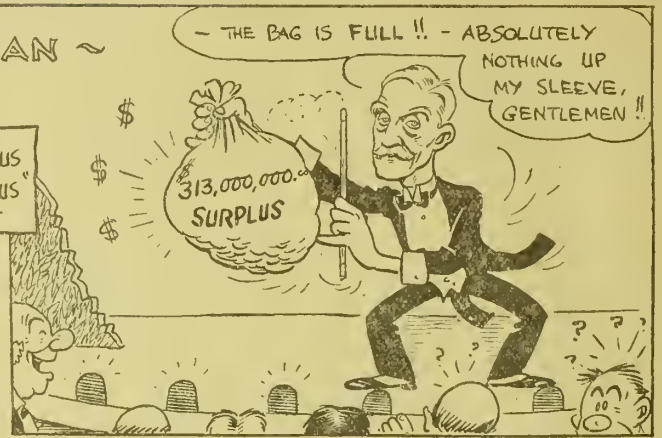
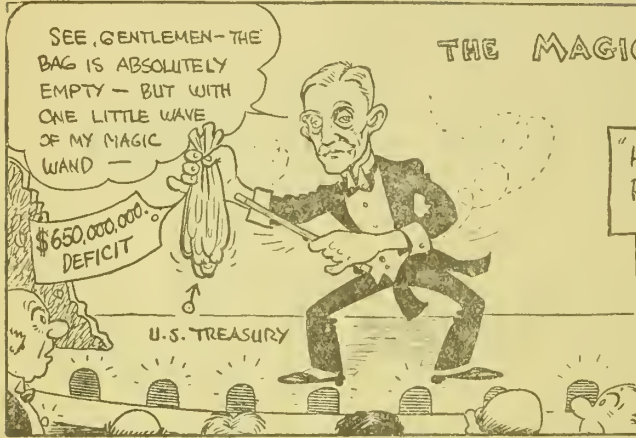
AS a nation we want to look the ex-service men in the eye and say "All right!"—all right for all time. However foolish we are we shall feel whiter if we settle that debt. Let us have it over and out of the way for good.

Then the soldiers will say to the taxpayers, "You have been white." There will be a better feeling all around. Good feeling means team-play for the nation and that the nation will forge ahead. Any veteran who does not want his share of the compensation may return it to the Treasury. That will mean good feeling for him, and that he has not been a party to taking from others what they think is their just due. I am for Adjusted Compensation not only because it is fair but because it is for the best interests of the country.

If you do not let people know what you want in this busy world you are not likely to get it. Leaders of finance in the United States—whose organizing ability, which we need, has its reward in power as well as dividends—have let their Congressmen know through all the agencies of their organizations what they want. They form a mighty bloc of influence. That is their privilege in a free country. The citizens who are for adjusted compensation must exercise the same privilege. If they do not let their Congressmen know what they want now, and wait until election to vote against the Congressmen for not voting as they wanted, they are neglecting a duty. Now is the time for a show down. The issue is clear. Let not only one side be represented but both fully. Finish the job!

The Headliner—Mr. Mellon

By Wallgren



Washington Watches *as the* Legion Starts

Both Pro and Anti-Compensationists
Evince Keenest Interest in Latest De-
velopment in Struggle—"The Country
Can Be Shown," Declares Bill's Ad-
herents—Is Mellon's Tax Reduction
Plan Pure Hokum?

WASHINGTON, January 21st.
OFFICIAL eyes last week were turned in the direction of Indianapolis, where the National Executive Committee of The American Legion assembled for, the first time since the present fight for the Adjusted Compensation Bill began. Lobbyists, legislators and Administration officials who speak and act for the opposition to this measure gazed westward with apprehensive glances. Legislators who favor the measure gazed hopefully. These questions were in the minds of all:

"Will the Legion grasp the true aspect of the situation? Will it have the courage to admit that the situation is at it is? Will it take the energetic steps which are necessary to change that situation from one which is unfavorable to one which is favorable for the enactment into law of this bill, which represents the most talked of and the most important piece of domestic legislation now before the Congress and the country?"

Needless to say that the brisk and straightforward fashion in which National Commander Quinn and the National Executive Committee acted made a deep impression here. The antis were crestfallen. The pros wore the brightest smiles they have worn in weeks. As gathered from official circles here the reasons therefor are these:

"Your executive committee," as one blunt member of the lower House put it to me, "had the guts to come out and tell your membership in so many words the solemn truth that the Adjusted Compensation Bill is in danger. They had the perspicacity to prescribe the proper remedy for that condition when they said that the time has come for the Legion to go into action with all the stuff it has and to put up the fight of its life. Such a fight will win, and no one knows this any better than the opposition. When the committee laid before your people that idea of a nation-wide series of popular mass meetings and urged that Legionnaires write us Congressmen letters they smacked the nail right on the head.

"**H**ERE is the whole situation in a nutshell: Mr. Mellon came out with his tax-reduction scheme and threw the full force of his great official position behind the statement that there not only could be no cut in taxes if the 'bonus' bill went through, but if that happened there probably would be an increase in the tax rate. Mr. Mellon's own figures, made to order as they are, refute this.

"Not even my colleagues in Congress who are against adjusted compensation can seriously contend that Mr. Mellon's arguments hold water. Yet this has never got across to the country, be-

cause most of the newspapers are against you and because of the flood of forced and organized propaganda which has descended on us here in Congress like a paper cloud-burst. Not until some of us began to suspect that these tens of thousands of letters and telegrams did not represent spontaneous sentiment or well-informed opinion, not until the evidence was laid before us that many a poor fellow who fought for his country while his boss stayed home and got richer has been forced to sit down and write a letter against this bill under penalty of losing his job—not until these things were known was there even a rift in the clouds which seemed to envelop the hopes of passing the adjusted compensation measure.

"The uncontrovertible evidence which abounds to show the false and forced nature of this propaganda has come as a relief to some of us who were determined to support adjusted compensation through thick and thin, but as yet this evidence has had little effect on legislators who are wavering in their attitude. On the other hand, this propaganda has given those of the irreconcilable opposition a great deal to crow about. It has made it possible for such Senators and Congressmen to issue statements, which have been widely published, on the crushing preponderance of letters that have come in advocating the defeat of the Legion's bill.

"**I** SMILE sometimes when I read observations such as have been attributed, let us say, to Senator Pepper of Pennsylvania among others. Now Senator Pepper is a member of my own party and I respect him as an able legislator, but somehow or another I miss the intended effect of his declarations as to how many thousands of anti-'bonus' communications he receives in a day when I learn that the Senator personally has urged representatives of business interests in his State to write such letters, presumably in order that the Senator might have something to talk about. The situation seems to me to be akin to that of the luckless fisherman who rather than return empty-handed visits a fish-market on his way home and then boasts to the admiring family of his prowess with the rod.

"I stand for adjusted compensation because I know that it is a debt that is owing the men who fought for their country, a debt the country can pay and desires to pay. I know that the majority of all of the people favor this payment, because in twenty States where, one after another, general elections have been held on the subject the compensation issue has always carried. Therefore I have not been deluded by what one of my colleagues has called 'this manufactured clamor.' But

the country does not possess the same information; the majority of the newspapers have not reflected the true situation. But the country can be shown—as any good Missourian demands. You can do it with your mass meetings and your letters."

For the sake of convenience and brevity, I have put all of the foregoing words into the mouth of one person. Actually I picked them up from a considerable number of persons, in and out of Congress, who have been following the situation closely. But what is quoted may stand as representing a fair consensus of opinion regarding the action of the National Executive Committee at Indianapolis—from the pro-compensation standpoint, of course.

It is pointed out that the action of the committee has been well timed. The opposition has had its say. It has had the stage almost to itself for three months. Some of its arguments and assertions already have crumbled and fallen of their own weight. Staunch anti-compensation Senators and Congressmen have deplored the too-apparent nature of this manufactured propaganda. Staunch anti-compensationist newspapers and magazines have questioned Mr. Mellon's tactics—one calling them "worse than a crime—a mistake."

As a matter of fact the Mellon tax-bill, with its enormous reductions for the rich and its comparatively small reductions for the taxpayer of moderate means, is as good as beaten now. The most ardent supporters the bill has in both houses of Congress admit it. This is significant, but it doesn't mean that the chances of adjusted compensation have been increased in like proportion. The bill, as National Commander Quinn said last week, is in danger. The Mellon tax-reduction talk and the sedulously organized and adequately financed propaganda that supports it has accomplished this much anyway. And they do say in Washington that that was the main object of Mr. Mellon's proposals after all.

THIS sounds startling, I know, and maybe you are inclined to discount the statement and put me down as one whose ardor has mastered his judgment. The fact is that I don't know whether to believe or disbelieve it myself. The first I had heard of this possibility came to me in a confidential memorandum written by an "information agent" maintained at the capital by a string of big financial institutions to keep his employers informed of the real low-down on happenings down here. Along last December sometime this agent wrote his people that it was to be questioned whether the tax cut proposals of Mr. Mellon were bona fide or whether they merely were put forth

to defeat the adjusted compensation bill.

The Schwartz Decision

DILIGENT readers, we have also with us this week Chairman Watson B. Miller of the Legion's National Rehabilitation Committee, whose picture was published in these columns a couple of issues back. Mr. Miller says that picture didn't look much like him. I am inclined to think it flattered him, myself. A true likeness of our chairman at this writing would depict a man whose brow is furrowed and wrinkled with care.

This is because Mr. Miller has been running up the light bills in his office working nights on a problem which he considers as important as any problem that will be faced this year in the category of the Legion's service to the disabled. It is a matter which affects, according to the statement of the general counsel of the Veterans Bureau, 15,000 totally and permanently disabled men or the dependents of such men who have died. A sum of money ranging from one hundred to one hundred and fifty million dollars is involved. It is the contention of Chairman Miller that this money should be paid to the disabled men in question or to the heirs of such men who have died. It is the contention of the Veterans Bureau that it should not be paid.

The whole proposition revolves about what is known as the Benjamin Schwartz decision, the same being a formal opinion rendered by the general counsel of the Veterans Bureau. The particular point at issue is the reinstatement of a War Risk Insurance

policy in accordance with the provisions of a law that was passed by Congress at the suggestion of the Legion on March 4th.

This law provided for the reinstatement of lapsed insurance policies of total and permanently disabled men either living or dead whose back compensation, not collected when due, was sufficient to cover the unpaid back insurance premiums. It's a little complicated, I realize, but that's as plain as I can put it in a sentence. Anyhow here's what the law meant: You have just been rated permanently and totally disabled, say—dating back to January 1, 1920. Your \$10,000 insurance policy has lapsed—you haven't paid any premiums since, we'll say, January 1, 1922. But here comes this award of permanent and total disability, granting you compensation accordingly back to January 1, 1920. Permanent and totally disabled men do not have to pay insurance premiums. Their policies are declared to be matured and payable from the date of permanent and total disability—in this theoretical case from January 1, 1920. But you owe two years' back premiums at \$7 a month, say. That would be \$168.

Now, the back compensation you get would much more than cover this. So you pay \$168 and your insurance is declared in force from January 1, 1920, and you draw \$57.50 a month total disability compensation under the policy thus restored. That's what the law of March 4, 1923, does. It is a fine law for the permanently and totally disabled man—who needs all the fine things this world can afford him.

Now to take up the Benjamin

Schwartz case and follow it through from beginning to the present. Schwartz, who lived in New York City, was a private and was discharged August 27, 1918, because he had tuberculosis and could not perform the duties of the soldier. He carried \$10,000 worth of War Risk Insurance. On October 2, 1918, this policy lapsed because Schwartz stopped paying premiums. In January of 1919 the old Bureau of War Risk Insurance got around to Schwartz's case, declared him to be temporarily totally disabled and awarded him compensation accordingly, dating back to time of discharge. In those days the maximum compensation was \$30 a month. This is what Schwartz got. His first check was for \$154.

About the first thing The American Legion did after its first convention in Minneapolis in November, 1919, was to try to jam through Congress a law increasing the compensation of totally disabled men from \$30 to \$80 a month. The law went through in record time. It became effective on Christmas Eve of 1919. It was made retroactive; that is, it went back to the beginning of a man's disability. So when they got around to Private Schwartz they raised his pay to \$80 a month and paid him the \$50 balance he had coming to him for each previous month of his disability. This was all in 1920 sometime.

This enabled Private Schwartz, whose parents were poor, to live in more comfort. But his lungs got worse and on November 14, 1922, he died. In the meantime the War Risk Insurance

(Continued on page 24)

WHAT ADJUSTED COMPENSATION IS

"All I Ask of Any Fair-Minded Person Is That He Read the Provisions of This Bill."—National Commander John R. Quinn

UNDER the terms of the Adjusted Compensation Bill now before Congress every American World War veteran up to and including the grade of captain in the Army and the Marine Corps and lieutenant in the Navy is entitled to an adjusted service credit of \$1.25 a day for service overseas or afloat and of \$1 a day for home service. From this credit, which every veteran can readily compute for himself if he remembers the important dates of his service career, must be deducted \$60, representing the discharge bonus given every man on leaving the service. Service must be computed between the dates April 5, 1917, and July 1, 1919. The maximum adjusted service credit to which a veteran is entitled is \$500 for home service and \$625 for foreign service.

The bill contains the following provisions:

1. **ADJUSTED SERVICE PAY.** This, the only cash feature provided for in the Adjusted Compensation Bill, is payable only to men whose adjusted service credit, after deducting the \$60 discharge bonus, comes to \$50 or less. Roughly, it affects only men who served less than four months. (This provision must be accepted by veterans who are not entitled to more than \$50.)

2. **ADJUSTED SERVICE CERTIFICATES.** These certificates are paid-up endowment insurance policies, payable at the end of twenty years to the veteran if he is still alive, or, if he dies in the interval, to his estate. The certificate would have a redemption value at the end of

the twenty-year period of the adjusted service credit plus twenty-five percent, the whole plus 4½ percent interest compounded annually. This would come to 3.015 the value of the adjusted service credit. Adjusted service certificates would have a loan value on the following basis: For the first three years the certificate holder would be allowed to borrow from a bank fifty percent of the value of his adjusted service credit plus the interest thereon at 4½ percent compounded annually. From three to six years following issuance of the certificate he could borrow 85 percent of his credit plus interest, after six years 87½ percent plus interest. In case of failure to make payments on these loans when due the veteran would not lose his certificate. The Secretary of the Treasury would be required to take them up and veterans would have the option of redeeming them by paying loan and interest, this provision to remain in effect during the twenty-year life of the certificate.

3. **VOCATIONAL TRAINING AID.** This provision allows the veteran to apply his adjusted service credit, computed in this option at \$1.75 a day, to complete an education interrupted by the war.

4. **FARM OR HOME AID.** Veterans who wish to make improvements on city or suburban homes, or purchase or make payments on city homes or farms or pay off landed indebtedness may receive for this specific purpose adjusted service credits based on length of service increased by twenty-five percent.

A Loyal Leader Becomes a Private of Legiondom

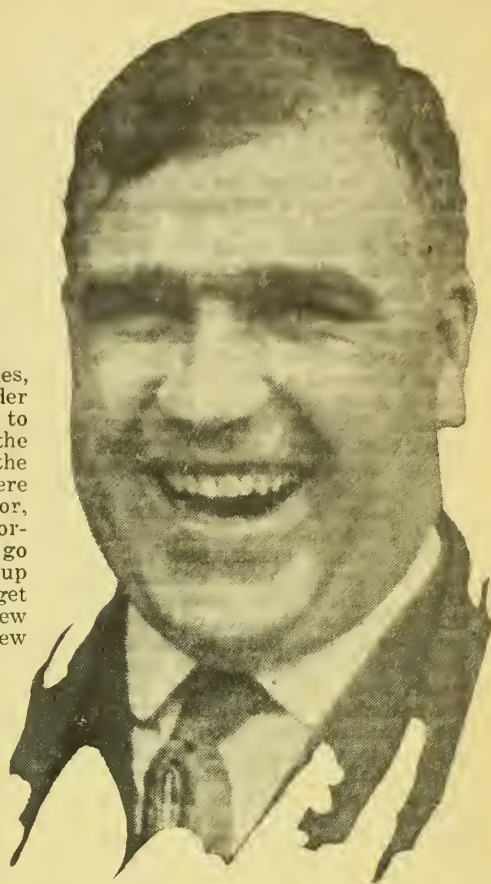
LEMUEL BOLLES marched with the Minute Men of the militant colony of Massachusetts in 1775. That Lemuel Bolles sleeps under the elms in a restful New England country churchyard. He was gathered to his fathers a long while ago. But ere he went another Lemuel Bolles stepped into his shoes, so to speak. And on and on down through the ringing corridors of time, as the orator said, each generation has had its Lemuel Bolles; each generation up to and including the one which got its start in the year 1885 on an island called Nicollet in the upper reaches of the Mississippi River. At this time and place was born Lemuel Lewis Bolles, the same person who has laid down the responsibilities of National Adjutant of The American Legion, taken his gold retirement badge and moved to New York City to work for his living.

Not that working for a living will bring any great novelty into the life of a man who was plowing—"breaking" they call it out there—the virgin prairie soil of South Dakota at the tender age of ten. When Lem Bolles isn't working he is playing so darned hard that it would take a discriminating observer to note the difference. For recreation he rides broncos, hunts bear, climbs mountains and catches fish. Out at the Country Club at Indianapolis he took up golf, but privately he doesn't think so much of the game—this notwithstanding the probable truth of the observation of a clubmate who said Bolles got more exercise out of nine holes than some players got out of ninety. But what is a fellow like that going to do when they plant him in Indiana where there are few broncos, fewer bear and almost no mountains?

Last winter Adjutant Lem got sort

of off his feed and between Mrs. Bolles, the family doctor and Commander Owsley they got him to run down to Cuba and take a rest in lieu of the vacation he had omitted to take the summer before. His instructions were to do nothing but loaf. But the doctor, knowing his patient's passion for thoroughness, advised Mrs. Bolles to go along and see that Lem didn't get up at five in the morning so he could get a good start at loafing before the dew was off the ground. That doctor knew his stuff—and his patient.

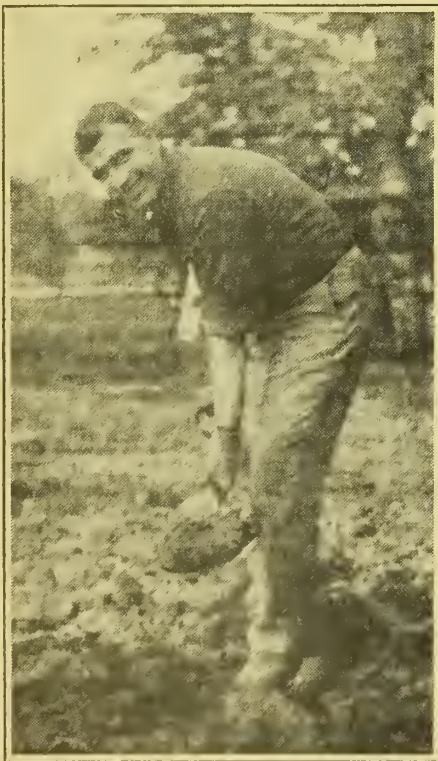
As a kid Bolles wanted to go to West Point. None of his forbears had been professional military men, but they had been a restless people, fighting (as did the Lemuel of 1775) when fighting turned up to be done. Mostly they were pioneers and adventurers into new lands, such as the old Norman, de Bolle, who joined up with William the Conqueror in 1066 and helped that business-like Frenchman scrap his way into the management of affairs in England. The first Bolles to weary of England and come to America landed about one



The Bolles smile. More Legionnaires have seen it than have looked on the face of any other one member of the organization

hundred years before the Declaration of Independence was signed. The present Lemuel's grandfather built the first gristmill in Minnesota, and the gristmills of Minneapolis since have acquired a world-wide reputation. There were Indians to fight in those days, but the country had become so civilized by 1895 that our Lemuel, surveying the situation from a Dakota homesteader's sod house, at the age of ten decided that if a fellow really wanted to live a life worth while he'd better join the Army and see the world. So he picked West Point as his future alma mater.

Schools were few in those parts and for the next eight years young Bolles



After office hours, but still active



When he first took office



A serious platform moment

didn't get much schooling of the formal sort; only three or four months at a time in the dead of winters, generally. But he read and ciphered and learned to translate Latin and conjugate the irregular verbs, and, all in all, worked things out for himself so that by the time he was old enough for West Point the entrance examinations, stiff as they are, held no terrors for him. At eighteen Bolles was a cowpuncher, and had been for two years. He was riding herd in Montana when the great news came that a Congressman had obtained for him an appointment to the United States Military Academy.

But before Lemuel could complete his preparations to start East he got some news—of a different sort. There was a serious financial reverse in the family. The boy's help was needed to straighten things out. He went back to the range, and someone else got that appointment to West Point. A few years later a second proffer of the coveted appointment came. Bolles was on the family ranch, now established and prospering, near Yakima, Washington. This time nothing stood in the path of acceptance of the appointment—nothing, that is, until young Bolles discovered that he was a few weeks over the age limit. To correct the calendar a little either way to meet the technical requirements of military service is not generally considered a particularly reprehensible form of deception. And here—by the simple expedient of moving up a birthday a couple of months—was to be realized a dream of years. Bolles wrestled with the problem until he couldn't sleep. Then he sought out the Congressman and laid his cards on the table. He asked for advice.

"Young man," said the legislator, "that is the sort of question every man must answer for himself. Come back in three days and if you still want the appointment you can have it."

Bolles was back the next morning. He declined the appointment.

"It was the most difficult act of my life," he once observed.

runner of the present Legion Constitution. His was the booming voice which, on the floor of that caucus, moved that "all considerations of rank be waived"—a motion which was adopted, whereafter bucks could (and did) address colonels in language more parliamentary than military and get away with it. Experts on fine points of the Army Regulations say that for this the whole caucus could have been raided by M. P.'s and marched off to the Rue Ste. Anne.

Along in the last of July of 1919 Lieutenant Colonel Bolles, with nothing on his chest but his medals, was taking in the sights of New York. He had landed and got a leave to see the town before going out to Seattle, get a

The following resolution was adopted by the National Executive Committee at Indianapolis January 15th regarding the resignation of Lemuel Bolles as National Adjutant:

WHEREAS, Lemuel Bolles was one of that sturdy group of men in Paris who helped form The American Legion and organized the First National Convention in Minneapolis in 1919, and has since constantly and untiringly worked as National Adjutant to promote its growth in size and usefulness to the community and to the nation, and

WHEREAS, his efficient administration and genial personality have endeared him to every Legionnaire, all of whom have been influenced by the spiritual qualities of his leadership, now therefore be it

RESOLVED, by the National Executive Committee of The American Legion in session assembled, that the resignation of Lemuel Bolles be received with a distinct feeling of regret, and be it further

RESOLVED, that while we regret our loss, we realize that such unswerving loyalty and service can only be given at great personal cost and sacrifice, and in the name of that great host which we represent, we convey to him appreciation for his devotion to our organization, the achievements of which bear testimony to his labors, and be it further

RESOLVED, that we wish for him every success in his new field of endeavor, with the hope that The American Legion may in future years continue to have the benefit of his great experience and his just and wise counsel, and be it further

RESOLVED, that a copy of this resolution be spread upon the minutes, and that a copy, suitably engrossed, be presented to Lemuel Bolles, and that the resolution be printed in The American Legion Weekly.

discharge and start a house to house canvas in search of a few—though not too few—unfortunates who could use the services of a good hard-working lawyer. He went up to 19 West 44th Street to have a chin with his old Pacific coast crony, George White, who was the editor of The American Legion Weekly. White was one of the little group which had founded this Legion. A colonel with nothing on his chest but his medals was meat for this man White, who up to a little while back had been such a colonel himself.

The temporary national headquarters of the Legion didn't need help in those days much worse than Von Hindenberg did the morning the Allies broke his line. Hindenberg got away, but Bolles did not. He said he would stick until after the convention at Minneapolis. Bolles sort of wanted a trip to Minneapolis, anyhow. Mrs. Bolles is a Minneapolis girl. The island of Nicollet upon which the subject of our sketch was born now lies within the corporate limits of said city and is covered with houses. Many old associations beckoned Bolles to Minneapolis.

So Bolles went to the Minneapolis

convention, and the rest of the story is pretty well known. Mr. D'Olier insisted that he take the job of National Adjutant, for a few months anyway, just to get things started, and Mr. Bolles, who is mighty affable and good-natured, consented. Even at that, though, few of his friends believe he knew what he was letting himself in for. Here was the Legion, a paper organization of, at that time, about 475,000 men with a temporary headquarters in New York about one-fourth equal to the tasks which devolved upon it. Mr. D'Olier asked Bolles how long it would take to get the headquarters moved to Indianapolis, established and working. He was prepared to hear an estimate of six months.

"About three weeks," said Adjutant Bolles.

Franklin D'Olier has a good poker face if there ever was one. He just told Bolles to go ahead and make the move and never mind about the time. This was the middle of November, 1919.

BOLLES went back to New York and had the records packed. Then he took a straw-vote among the fifty or more employees of headquarters as to how many wanted to try out the advice of Horace Greeley, and Horace got about as many votes on that occasion as he did the time he ran for President. Bolles landed in Indianapolis with a staff that could have been accommodated in a couple of telephone booths. Nevertheless he skirmished around and got office space and got people and by Christmas time the headquarters was in full-fledged operation. But the adjutant was in the hospital. That year was a mighty strenuous year, but at the end this paper Legion emerged as a real organization.

Bolles continued in service under six National Commanders. He was the general manager of the Legion corporation—and the Legion is in fact a corporation, so chartered by the Federal Government—whose administrative strands enmesh the United States and encircle the globe. The headquarters at Indianapolis is the home office from which the administrative machinery reaches down to the 11,000 and more local units, the posts. That's the job that Bolles has had, and that's the scope of the administrative machine that he created. It is a job that—taking the physical end of it alone—a man without a cowpuncher's physique would have crumpled up under long ago. Bolles has outworked a dozen of his assistants. Man after man in posts of responsibility has dropped out of the headquarters picture simply because the doctor told him he had to quit.

And now "the chief" goes himself—easily and serenely and affably, as he does everything. He goes down to New York to take on another big job, an executive job with the firm of Parke, Austin and Lipscomb, book publishers. Big Lem Bolles, whose homefolks call him Lew—Chevalier of the Legion of Honor, chief of the Blackfoot Indians, and longest in service of any national officer of The American Legion—probably has shaken hands and talked to more people in the past four years than any other American. And the nice part about it is that a roll call would show that 99.999 percent of them wish him well.

IN the course of working for a living Bolles has been a cowboy, a homesteader, a farm hand, a rancher, a newspaper reporter, a bank cashier and a lawyer, but he never got the military bug out of his blood. When the West Point ambition became a memory he joined the Washington National Guard and in seven years rose from private to captain of a company. In 1917 he was a major and assistant adjutant general of Washington. He came out of the war a lieutenant-colonel. Now he is a colonel commanding a reserve regiment. He is a Chevalier of the Legion of Honor, a Mason, a Rotarian, and an active chief, by adoption, of the Blackfoot Indians.

"The chief," by the way, is what the headquarters people called him in Indianapolis. But that is getting ahead of the story. Colonel Bolles was chiefting about the precincts of the Legion long before there were any headquarters. He was chief of the delegation which represented the First Army Corps at that caucus in Paris in March of 1919 at which this Legion got its start in the world. He was secretary of the Committee on Constitution of that caucus which framed the fore-

for Economical Transportation



Superior
Utility Coupé

\$ 640

f. o. b. Flint, Mich



For The Small Family

The world's lowest priced high-grade closed car exactly meets the requirements of the small family.

Father uses it daily going back and forth to work. Evenings and Sundays it holds the young family comfortably, protects baby from winds, storms and cold in winter, yet has all the

airiness of an open car in summer.

The plate glass windows are extra large. The wide doors make it easy for mother to enter or leave with baby in her arms.

Finally, and most important, its low price and low maintenance costs make it feasible for the family of modest income.

Chevrolet Motor Company, Detroit, Mich.
Division of General Motors Corporation

Five United States manufacturing plants, seven assembly plants and two Canadian plants give us the largest production capacity in the world for high-grade cars and make possible our low prices.

<i>Prices f. o. b. Flint, Michigan</i>					
Superior Roadster	- - -	\$490	Superior Sedan	- - -	\$795
Superior Touring	- - -	495	Superior Commercial Chassis	-	395
Superior Utility Coupe	- -	640	Superior Light Delivery	-	495
Superior 4-Passenger Coupe	725		Utility Express Truck Chassis	550	

Dealers and Service Stations everywhere. Applications will be considered from high-grade dealers only, for territory not adequately covered

The Truth About the Compensation Fight

(Continued from page 7)

clever manipulations of Mr. Longworth, the Adjusted Compensation Bill has been tied up in the House Ways and Means Committee until February 11th, while the Mellon tax bill is considered in the meantime. It took the full force of the Administration's power to bring about this delay. It kept Mr. Longworth working night and day to do it. As an incident in the contest, this delay is favorable to the opposition; it will, however, have little bearing on the final outcome.

The propaganda, the flood of letters and telegrams to members of Congress, which Mr. Longworth has employed to attain the ends his Administration associates desired, did not descend upon Washington as the result of natural phenomena. They were not the freewill and spontaneous offering of an enthusiastic citizenry rising in mass to praise the Mellon tax proposals and condemn the Adjusted Compensation Bill. They were the result of a carefully planned propaganda campaign one of the chief inspirations of which is Julius H. Barnes, president of the Chamber of Commerce of the United States.

Mr. Barnes has long been a responsible lieutenant of the adjusted compensation opponents' forces. For four years he has been working among the hundreds of local chambers of commerce who are affiliated with the national body in an effort to instil among them a sentiment hostile to the veterans' bill. This long experience made him an outstanding figure in the nationwide effort which was called for last December to bring down a letter barrage on Congress which would make it appear that the whole country had accepted Mr. Mellon's theory that if taxes are to be reduced the debt to the soldier must go unpaid.

Mr. Mellon and His Arithmetic

SO matters stand. Between Longworth and Butler and Barnes, who are all clever men, and Mellon, who is the cleverest of the lot, you have today a campaign perfected against the Adjusted Compensation Bill which is the shrewdest move that ever has been made against the ex-service men of America.

It has been said that Mr. Mellon made a blunder of nearly a billion dollars in six months' estimate of the financial condition of the Treasury. In December of 1922 he dressed up a statement to President Harding, and made it ring true, that the Government was running at such a loss that the deficit for the fiscal year would be \$650,000,000. The object of this was to back up and lend color to the President's veto message on the compensation bill, in which he said the country was too poor to pay adjusted compensation. But what happened? When the end of the fiscal year rolled around, on June 30th last, there was no deficit, but \$313,000,000 surplus in the Treasury. True, Mr. Mellon was almost a billion dollars off, but he had made no blunder. He knew what he was doing. Great bankers like Mr. Mellon do not make billion dollar blunders.

Take his latest sets of figures, for example. Last fall when Congress was just about to meet, and it was known that a majority in both Houses large enough to pass a bill over the President's veto favored adjusted compensation, the Secretary came out with his celebrated statement that if the compensation bill was beaten he would cut taxes \$323,000,000, but that if a compensation bill was passed there would be no cut but likely an increase in taxes. Now it so happened that a year earlier the Treasury had officially estimated the cost of the compensation bill to be from \$80,000,000 to \$90,000,000 annually. These figures were dug up and Mr. Mellon was asked to explain them. It seemed for a moment that Mr. Mellon's tax reduction story would appear a trifle ridiculous. But what happened?

Mr. Mellon called in his actuaries—the same actuaries who prepared the \$80,000,000 figures. It seems that their job this time was to fetch up an estimate which in figures

would cover something like \$323,000,000. They almost succeeded. Mr. Mellon announced that the bill—the same bill—would cost \$225,000,000 a year—that is, for the first four years, after which it drops away down. He repeated the statement that if the bill passed it would take a generation before we could reduce taxes. Yet he did not mention the \$160,000,000 a year we will get on the British debt. Nor the \$220,000,000 or more that will come by curtailing useless expenditures as already planned. Either sum actually would much more than pay the cost of adjusted compensation.

Nor did he mention another thing, namely, that the United States is paying huge sums on its national debt each year, so that the eventual savings in interest will be enough to pay adjusted compensation three times over without a single cent being applied from the tax receipts. Better than any other man Mr. Mellon knows how rapidly our national debt is being diminished, and yet he wrote as if the interest payments must stay the same for the next thirty years.

In the light of these facts what are the American people going to think of Mr. Mellon's contention that taxes cannot be decreased if compensation is paid? I have related here only a fragment of the story of the Secretary's figure-twisting. More will be told in due course. And the American people and the Congress will have an opportunity to think and to decide. It will be shown that taxes can be cut more than Mr. Mellon promised and compensation paid at the same time.

The American Legion should favor tax reduction. But we ought to be for a fair and equitable tax reduction. We are chiefly concerned with people who are earning \$12,000 a year and less. Mr. Mellon is chiefly concerned with the men who make more than that. We are not out to "soak the rich," but we do not believe the rich should be particularly spared to enable the country to do an act of arrant injustice to the ex-service men.

I think we have the right to go down the line and pick out some of these leaders, these millionaires who are running the fight against us, and show that there is a real selfish interest on their part in trying to defeat compensation and put the Mellon tax plan through.

Adjusting Mr. Ford's Compensation

THERE is Henry Ford, for instance. He has come out against adjusted compensation. He says it is an insult to the veteran. But Mr. Ford neglected to say what the Mellon plan would mean to him and his son, Edsel Ford. He omitted to state how many millions in profits he collected on Liberty motor and other war contracts. Fortunately those figures are on file. Mr. Ford doesn't own his property as an individual. He is incorporated. It is just a family corporation, but it is a corporation, so that the maximum tax he pays is twelve and a half percent. Every person in the country who knows anything about taxes knows that these big fellows escape the payment of heavy taxes by incorporating themselves so they can dodge personal taxes and save a huge wad. Mr. Mellon knows this better than anyone else knows it. The subject has been discussed with him. Yet not a word about it in his tax recommendations.

We have a real weakness in this country in inheritance taxes. In England, where family inheritances, ancestry and the like are regarded as much more sacred than they are here, they have imposed a graduated tax on inheritances running up as high as seventy-five percent. Our top tax is twenty-five percent, no matter if you have a billion dollars to pass on when you die. Everybody in Congress with whom I have discussed the situation seems to appreciate that inheritance tax rates on amounts in excess of \$100,000 given to one person ought to be increased. Yet not a line about it in the Mellon tax revision plans.

Then there is the worst feature of all—the disintegration of huge fortunes through gifts before the death of the owner. This method of tax evasion deprives the Treasury of millions each year. If John D. Rockefeller had kept all his money together he would have had \$1,250,000,000. But he was wisely advised. He began to give his property away to his children, who sooner or later would get it, anyway. If you will look at the records of the Standard Oil Company of New Jersey you will find that there is hardly a share in the name of Mr. Rockefeller senior. You will find it in the names of the children or the Rockefeller foundations. When Mr. Rockefeller dies the Government, instead of getting \$300,000,000 in inheritance tax, will probably get less than a million.

When Mr. Ford dies, unless the laws are changed, the Government, instead of getting \$150,000,000 in taxes from the Ford estate, which is now valued at about \$600,000,000, very likely will get about \$2,000,000.

This is a hole in the tax law that you could drive a horse and wagon through, and everybody knows it. Mr. Mellon knows it, too, but there isn't a word about it in his scheme to kill adjusted compensation by further easing the tax burdens of the rich a great deal while he eases the burden of the small man a little bit. In the next ten years there will be enough escapes from taxation by making gifts before death to pay adjusted compensation without taking a cent from any other source. Mr. Mellon knows this, but he has kept silent except to say that if compensation is paid the poor man's taxes can't be cut and probably will be increased. Which simply isn't true.

Mr. Mellon has based his fight to cut the taxes of the rich on the theory that we need to reduce the surtaxes to induce the millionaires to buy fewer tax-exempt securities. A great amount of noise has been made about "the flight of capital" into tax-exempt securities. The impression has been created that enormous proportions of private wealth are rapidly being tied up in such securities, which are deemed unproductive.

No such thing has happened. An analysis in New York of the estates of every man who has died within the past few years leaving more than \$5,000,000 shows that less than eight percent of the securities they owned at death were tax exempt and that more than ninety-two percent were taxable. Furthermore, these tax-exempt securities are largely state, county and municipal bonds floated to build roads, water works and other public improvements. Are such investments unproductive? Do they fail to provide work and stimulate industry, as has been claimed? Additionally, such investments draw unusually small rates of interest.

Mr. Mellon said capital was not going into productive industry and that industry was not going ahead because of high surtaxes. In the year just

A Better Job Now!

Why take small pay from uncertain jobs? Why be buffeted around from this to that, and not know whether you are going to have a job tomorrow or not? You can change all that. Learn a trade. Know autos—how to repair them, and take advantage of the countless opportunities to make big money. Pave the way for a business of your own—a business that can make you independent for life. You can do it with a few weeks' training at the Michigan State Automobile School—the great auto-trade school in the heart of the auto industry.

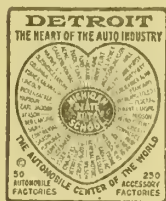
Be a Trained Man—Successful!

Fellows just like you step out and make great successes. Trained men wanted all the time—everywhere! More than 14,500,000 autos, trucks and tractors in use. All need service and repairing. 70 million tires, millions of batteries to be kept in commission. More men needed for good jobs. More garages—more electric service stations—more tire-repair shops—welding shops—battery stations needed. This means amazing opportunities for the men who start now. Fit yourself to win a good job, or to start a business of your own. Very small capital is needed. You are right on the threshold of big money if you decide now to make this your business.

Come to Detroit, the Auto Center

Learn Autos in a Few Weeks by Factory-Endorsed Methods

Come to Detroit. Here is where autos are made. Come to the Michigan State Automobile School where you get first-hand experience and knowledge. Great auto factories endorse and recommend M. S. A. S. training. *The Packard Motor Co.* says: "We have no hesitation in recommending the M. S. A. S. in every particular." *The Hudson Motor Co.* says: "The best equipped and most efficient school in America." You can learn the business thoroughly on latest equipment. You visit the great Detroit auto plants. Get first-hand knowledge and a quality-training that means certain success, if you do your part.



Get All Facts—Mail Coupon Today!

Decide now to grasp this opportunity. If you like autos—and are mechanically inclined—there are big-money jobs—a business of opportunities waiting for you. Classes always open. Your enrollment includes Life-Membership with privilege to come back at any time to brush up on the latest equipment, and get new money-making ideas. Investigate! Let us show you what we can do for you. Mail the coupon for big 100-page catalog.

The Factory Endorsed School MICHIGAN STATE AUTOMOBILE SCHOOL in Detroit the Auto Center

A. G. ZELLER, President

We Teach: Autos, Auto-electricity, Trucks, Tractors, Tire Repairing, Battery Repairing, Welding, Machine Shop, Garage Management, Business Methods and Selling are taught in all courses.

3482 Auto Bldg. 3729 Woodward Ave.
DETROIT MICHIGAN



Mail Coupon Today

Michigan State Automobile School
3482 Auto Bldg., Detroit, Mich.

Gentlemen:
Without expense or obligation to me, please send your big catalog and tell me more about the opportunities for me in the automobile business.

Name.....

St. or R. F. D.....

City..... State.....

Do you wish to start your M. S. A. S. training

at home or at our school in Detroit?.....

What are you doing now?.....

Age?..... Married or Single?.....



The Factory Endorsed School

Make \$75.00 a Week and up

Make \$75.00 a week and up, selling our fine made-to-measure, all-wool suits, direct to wearer. Biggest values—positively sell on sight. Biggest commissions paid in advance. We attend to delivery and collections. 6x9 swatch samples—over 100 styles all one price—furnished FREE. Part or full time men write at once.

W. Z. Gibson, Inc., 161 W. Harrison St., Dept. B-16, Chicago



EARN MONEY AT HOME

YOU can make a substantial amount weekly in your spare time writing show cards. No canvassing or soliciting. We instruct you by our new simple Directograph System, supply you with work and pay you cash each week. Write today for full particulars and free booklet.

WEST-ANGUS SHOW CARD SERVICE LIMITED
Authorized Capital \$1,250,000.00
180 Colborne Building, Toronto, Can.

Costs Nothing to See



\$38
1/2-1-16 Ct.
Supremely cut, fiery
radiant solitaire
diamond. Try to
match at \$65.00.

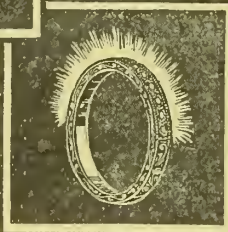
\$100
1/2-9-16 Ct.
Accurately cut. Intensely
brilliant Wesolton blue
white diamond. Try
to match at \$160.00.



\$57
1 1/2 Ct. Show
Solitaire cluster. 7 su-
perbly matched blue-
white diamonds closely
set in disk of precious
platinum. Try to
match at \$100.00.



\$48
8 Diamonds White
Gold and Platinum.



Hundreds of Diamonds 60% of Market Price

Diamonds, jewels, other gems (also watches) of unusual qualities offered here on an entirely different price basis—viz., loan values—not market values. This famous 75 year old firm, rated over \$1,000,000.00—the largest, oldest diamond banking institution of its kind in all the world has thousands of unpaid loans and other advantage “buys” that we must sell to get back our cash.

Why Pay Full Prices Here are start-ling offerings (cash basis only) at a fraction of their real value. Bargains that amaze the diamond buyers of the nation as well as jewelers and other experts; extraordinary offerings you will admit, and all fully guaranteed in writing. Diamonds in classiest of brand new mountings.

On Approval

Direct to You—Free Examination

At our risk we send you any bargain you choose for absolutely free examination. No red tape; no references required; no obligation. Compare it carefully—have it valued any way you wish. Don't buy unless satisfied you cannot match this bargain at anything like our low price. If you decide not to buy, you are not out one penny.

As Low as \$60 per Carat Not all, but some. Still more desirable qualities at \$125 per carat and upward. Even the finest gems obtainable at proportionately low bargain prices.

Write For Latest List Diamond Loans

Edition limited. Don't delay. Radically different from a catalog. Hundreds of diamond bargains pictured and described in full detail, with exact weight, color, quality, etc. This list tells of Guaranteed Loan Value, unlimited exchange privilege at full original price paid, and all details of free examination offer. Use a coupon or just send name. Postal will do. No obligation. No expense.

Send Now

References by permission—Bank of Pittsburgh—Marine National Bank—Union Trust Co., Pittsburgh. Your bank can look us up in mercantile agencies.

Name.....

Address.....

Guaranteed Cash Loan!

Diamonds bought here are like insurance policies. You know what you can borrow before you decide to buy—SEE OUR CASH BACK GUARANTEE.

closed there has been a record in extra dividends and increased dividends for the first time since 1919, when more than one hundred big corporations in New York increased their dividends or declared extra ones. Business is better off today than it has been at any time in the last four and a half years despite those surtaxes. Mr. Mellon's surtax argument fails even as an economic proposition, and this can be shown by the Secretary's own figures.

As I write this I see that Senator McLean of Connecticut got up in the Senate yesterday and said that the nation was trying to offer “a poor debtor's excuse” for not meeting its obligation to the soldiers. The Senator gave some figures to show the absurdity of this claim. Certainly, the funds are available to pay this debt, the payment of which need not interfere with tax reduction. Yet Mr. Mellon tries to make it out that the country is too poor to pay its soldiers.

Suppose you owed the Mellon National Bank, in Pittsburgh, a thousand dollars and had not paid it or paid any interest on it for a few years. I fancy that Mr. Mellon's attitude would be very decided. He would not look you up and say, “You can't afford to pay this debt and therefore I will excuse you from paying.” Neither would he say, “If you pay this thousand, it means that you will not be able to buy a new automobile next year, therefore I will wipe the debt off the books.” Mr. Mellon would land on you like a ton of brick and make you pay. Why? Because the debt is just. That is the only thing that would be in Banker Mellon's mind.

In the past the country has shown that it regards its debt to the ex-service men as a just debt and one that should be paid. It is our duty to see that the people are not swayed from their attitude by the flood of sordid propaganda which has been covering the country and covering Congress in an effort to avoid payment of the debt.

When I call this propaganda “sordid” I take a word from a letter I have just received from a United States Senator. “Sordid” is his term for the fomented effort by which the selfish business interests have sought to blind the eyes of the country to the truth about the Mellon tax proposals and to induce the members of Congress to repudiate their pledges to pass the Adjusted Compensation Bill.

I shall not take up your time with details as to how this deluge on Congress was brought about. I see that this was extensively reported in last week's issue of the Weekly—how every extra typewriter in the offices of the great corporations was called into action, and extra shifts put on to grind out letters urging Congressmen to stand by the Mellon plan and against the ex-service men. In order that a portion of these letters might appear to come from the rank and file, large employers of labor required their people to copy out and send in letters, mimeographed samples of which were supplied. Employees had to do this under pain of dismissal, regardless of their own sentiments in the matter.

As long as this state of affairs could be concealed, the propaganda went big.

But when concealment was no longer possible, frankly it turned the stomachs of a good many people in Congress. This has not been universally the case, of course. I still read in the papers where an occasional Senator or representative exclaims with delighted surprise at the “preponderance of sentiment” developed against adjusted compensation, as witnessed by all these letters. Yet these men know perfectly well the means which have been employed to get those letters in.

While this barrage was on, and while it was hitting the mark, we who are making the fight for the Legion in Washington simply ducked our heads and let the stuff whistle by. But now that the break has come, now that the opposition itself is growing disturbed by the fact that it has rather overdone this propaganda stunt, the moment has struck for us to crawl out of our holes and advance to the attack. This we have started to do. The opposition has shot its bolt. The worst it could do has been done, and we are still on our feet. If we fight as we can fight we will win.

John Quinn has laid the program before you. There is a job for every Legionnaire and for every post. Every Legionnaire should write his Senators and his Congressman and tell them what the real sentiment of the people is on this adjusted compensation question. He should get non-Legionnaire friends and relatives to do the same. One letter will be fine, but a letter every two weeks until the fight is over will be better. Letters like this will do a world of good. They don't have to be long. Just a few lines and your name.

Posts get the job of organizing mass meetings to show that community sentiment has not changed on this proposition. These meetings should echo across the country from Augusta, Maine, to my home town of San Francisco like a string of firecrackers.

The other day I attended such a meeting which the Legionnaires of Chicago got up on their own initiative. It was a peach. It told the world where the veterans and the citizens of Chicago stand on this adjusted compensation proposition. It knocked the anti's propaganda in those parts for a goal.

Chicago is a big place, but it doesn't cover much territory. These meetings must cover all the territory there is in the United States. They must show the country and show Congress where the people stand and why.

Now is the time to strike. The opposition has had all the rope thus far. It has had sufficient rope to hang its chances of victory if we come to bat as we should.

Now is the time for us to step up and wage a clean fight, and a fair fight, appealing to the sense of justice and square dealing that is inherent in the American people. In Washington John Quinn and John Thomas Taylor and the other members of the Legislative Committee and myself will do our parts as best we can. The strength we will wield will be the strength we get from the Legionnaires and from the posts. The fight cannot be won by us in Washington, not if we were supermen. But it cannot be lost if you fellows throughout the country respond and each one does what is easily within his power.



Will Rogers on the "Bonus"

WILL ROGERS, nationally famed humorist, several months ago surprised *The American Legion Post* in his home town, Claremont, Okla., by sending a substantial cash contribution to the post's clubhouse fund. As a further evidence that he remembers those who served in the World War, Mr. Rogers recently wrote the accompanying article on adjusted compensation which was published simultaneously in a large number of American newspapers. This article, which has been slightly abridged, is reproduced through the courtesy of the New York Times and the McNaught Syndicate.

JUST been reading in *The Literary Digest* what both sides have to say for and against the Bonus. Now, while nothing I would say would be quoted, as what you say for Humanity doesn't have near the appeal as what you say for Political purposes, especially on a Presidential year, still my opinions on the Bonus question are not issued after first taking the opinions of any Constituents and then stringing with the majority.

My opinion is based on what I heard uttered to soldiers in the days when we needed them, when they were looked on not as a Political organization with a few votes to cast, but as the pick of One Hundred Million People, the Saviors of Civilization. We never looked on a soldier in his Uniform without feeling that he was worth 10 of us who stayed at home. He went—did more than we ever expected him to; now why is he not just as much to us today? What has he done to lower himself in our estimation? He still looks like 10 to 1 to me, and the same to a lot of others if they will be honest and tell the truth.

You promised them everything but the Kitchen Stove if they would go to War. Now a lot of our wealthy men are saying, "Oh, I am willing to do anything for the Disabled but nothing for the well." It wasn't these Boys' fault they didn't get shot. (I don't see them doing anything for the SICK.) When he went away you didn't tell him he had to come home on a stretcher before you would give him anything, did you?

We promised them EVERYTHING, and all they got was \$1.25 a day and some knitted Sweaters and Sox. And after examining them, they wore the Sox for Sweaters and the Sweaters for Sox. They deserve a Bonus just for trying to utilize what was sent to them.

They got a Dollar and a quarter a day. Out of the millions of bullets fired by

the Germans every day, statistics have proved that an average of 25 Bullets were fired at each Man each day. That figures out at the rate of 5 cents a Bullet. . . .

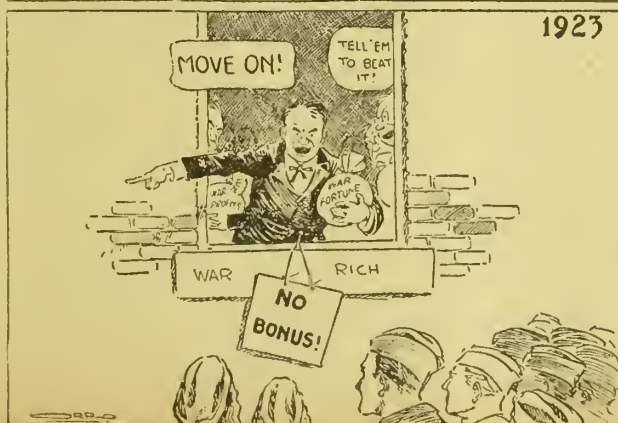
Now the only way to arrive at the worth of anything is by comparison. Take Shipbuilding, Wooden ones, for instance. (That's the only way they ever were taken—for Instance. They never were taken for use.) Statistics show that the Men working on them got, at the lowest, \$12.50 per day, and, by an odd coincidence, Statistics also show that each Workman drove at the rate of 25 Nails a day—the same number of Nails as Bullets stopped or evaded by each Soldier per day. That makes 50 cents a Nail. . . .

Now, as I say, while the Soldiers got no overtime, the Nail Expert got Time and a Half for overtime, up to a certain time, then Double Time and Salary after that. Of course, he lost some time in the morning selecting which Silk Shirt he should Nail in that day. And it was always a source of annoyance as to what Car to go to work in. . . .

EVERYBODY'S Alibi for not giving them the Bonus is, "We can't commercialize the Patriotism of our Noble Boys," "They didn't go to War for Money, they went for Glory." Then another Pet Argument is, "The better element of the returned Soldiers are against it themselves." These Wealthy Men say, "All for the Disabled; nothing for the well."

Now I have a scheme that I don't think has ever been proposed. Of course, coming from one with no political office to back it up, I doubt if it will be considered. Pay the Bonus to all. Then let the Boys who don't want it give their share to a fund to be added to the disabled ones in addition

Onward, Christian Soldiers!



Electricity Needs You

Let Me Train You to Fill a Big Pay Job



No matter what kind of work you are doing now, or how much you earn, electricity offers you more—a better job and bigger Pay is waiting for you. Trained Electrical Experts are in great demand at the highest salaries ever known. The opportunities for advancement and a real success are amazing. The enormous growth of the electrical industry snaps up men faster than they can be trained. Electricity needs you.

Be an Electrical Expert Earn \$12 to \$30 a Day

I will train you at home in your spare time to earn this fine big pay just like the men whose pictures you see here. In a few short months you will be ready for a wonderful job that I will help you get. Lack of education or experience doesn't bar anyone. My simplified, up-to-the-minute, easily learned course, backed up with my 20 years engineering experience, guarantees your success.

OUTFIT FREE

Electrical Tools and Material

I will give you free a whole outfit of electrical tools, material, measuring instruments and a real electric motor—not toys, hot the real thing, such as no other school has ever offered before. I will start you right in after your first few lessons and in practical work in a practical way—work that will pay you extra money while you are learning and from \$3,600 to \$10,000 a year when you are trained.

Satisfaction Guaranteed

I don't merely promise you these things—I guarantee them. I send you a signed bond guaranteeing to return your whole tuition fee—every penny you pay me—if you are not 100 per cent satisfied after finishing my course.

Investigate! Mail Coupon

Get the Vital Facts. Let me send you free my big new book on *The Future of Electricity*. Let me tell you more about the "Cooke" trained Electrical Experts. Sign and send me the Coupon below.

L. L. COOKE, Chief Engineer
Chicago Engineering Works, Inc.
Dept. 482, 2150 Lawrence Ave., Chicago, Ill.

Mail Coupon for FREE Book

L. L. COOKE, Chief Engineer, Chicago Engineering Works,
Dept. 482, 2150 Lawrence Ave., Chicago, Ill.

Dear Sir:—Send me entirely free and fully prepaid, your book, the "Vital Facts" of Electricity, also full particulars on how I can quickly become an Electrical Expert.

Name

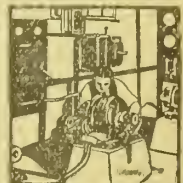
Address

Occupation Age

The Cooke Trained Man is the "Big Pay" Man



W. E. PENCE, Albany, Ore., makes \$9000 a year in Automotive Electricity.



HERBERT DICKERSON, Warrentown, Va., gets \$7500 a year.



J. R. MORGAN, Delaware, Ohio, makes \$30 to \$50 a day in business for himself.



A. SHRECK, Phoenix, Ariz., gets over \$20 a day out of electrical work.



The things that can not be done over

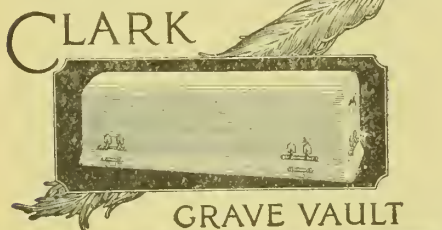
BURIAL equipment for the remains of a loved one is selected only once. There is only one opportunity to secure the absolute and permanent protection that the heart longs to provide. The Clark Grave Vault is the application of an immutable law of Nature. It will keep out all moisture. It can not fail. It does not compromise.

Each Clark Grave Vault, made of Keystone Copper Steel and proved perfect by tests, is accompanied by a written guaranty for fifty years.

Leading funeral directors supply it because they recognize its superiority.

Less than Clark complete protection is no protection at all!

THE CLARK GRAVE VAULT COMPANY
Columbus, Ohio



Candy Making has no disappointments when you use a

Taylor Candy Thermometer

Recipe Book on request

If your Dealer cannot supply You, Write
Taylor Instrument Companies
Rochester, N.Y. U.S.A.

Canadian Plant
Treas Building, Toronto, Canada
There's a Taylor or Taylor Instrument for Every Purpose

Send for Book of Tested Recipes

0271

YOUR post owes a duty to its state department and to the national organization.

Every member of your post owes a duty to the post.

You owe a duty to your post.

Your duty is to pay your 1924 membership dues right now, in order that your post may forward its proportionate dues to your department and the national organization and your subscription to The American Legion Weekly.

Make it a personal and urgent matter. Pay up your 1924 dues today. Get the blue membership card for 1924 which shows you are square with your post and with the Legion.

to their regular share. Everybody wants the disabled to be cared for first and best. This plan would doubly care for them. We will say that there would be as many Boys who wouldn't take their money as there are wounded ones. That would give each wounded one a double share. Then, if it reached even more, put it in a fund for the Disabled ones and divide it according to their affliction. The more serious getting the most. This disabled money would not have to be paid to them at once. It could be left with the Government and paid out in yearly instalments. That would cut down the amount of money that would have to be raised immediately. That gets the disabled more than any scheme I have heard of, and also eliminates any returned Soldier of the embarrassment of receiving \$2.50 per day. His conscience would be clear.

IN 1916 there were 1,296 men whose income was over \$300,000 and they paid a Billion in taxes. This year there were only 246 whose income was supposed to be over \$300,000, and they paid only \$153,000,000.

You mean to tell me that there are only 246 men in this Country who make only \$300,000! Why, say, I have spoken at Dinners in New York where there were that many in one Dining Room, much less the United States.

That old Alibi about the Country not being able to pay is all Apple Sauce. There is no debt in the world too big for this Country to pay if they owe it. If you owed it to some Foreign Nation you would talk about honor and then pay it. Now what do you want to beat your own kin out of anything for? You say, "Oh, it's not enough to do him any good, anyway." If it's not enough to do him any good, it's not enough to do you any harm when you pay it. Tax exempt securities will drive us to the Poor House, not Soldiers' Bonuses. This Country is not broke, Automobile Manufacturers are three months behind in their Orders, and Whisky never was as High in its life.

And don't forget that there are many and many thousands of Boys who came back and are not classed as Disabled but who will carry some effect of that terrible War as long as they live. I never met ten who were not injured in some minor way, to say nothing of the dissatisfaction. I claim we owe them everything we have got, and if they will settle for a Bonus, we are lucky. Now, if a Man is against it, why

don't he at least come out and tell the real truth?

"I don't want to spare the Money to pay you Boys." I think the best Insurance in the World against another War is to take care of the Boys who fought in the last one. **YOU MAY WANT TO USE THEM AGAIN.**

(Copyright, 1923, by the McNaught Syndicate, Inc.)

OUTFIT REUNIONS

EVAC. HOSP. No. 2.—Proposed reunion at Fort Benjamin Harrison, Ind., May 30-31. Address D. R. Anderson, % Berry Bros., Detroit, Mich. 328TH F. A.—Former members interested in reunion at Grand Rapids, Mich., May 28-30, address Leonard J. Lynch, 209 Elm st., S. W., Grand Rapids.

5TH CONSTR. BL. Co., AERO.—Former members of this outfit, which built airdromes in England, interested in reunion at Legion National Convention, St. Paul, Minn., Sept. 15-19, 1924, address H. B. Skinner, Chamber of Commerce, Lafayette, La.

Co. F, 51st PIONEER INF.—Former members invited to join Pioneer Veterans of F-51, recently organized. Members of the society will hold reunion at Kingston, N. Y., May 26. For membership and reunion data address Eugene Cornwell, 156 Fair st., Kingston.

Announcements for this column must be received three weeks in advance of the events with which they are concerned.

T A P S

The deaths of Legion members are chronicled in this column. In order that it may be complete, post commanders are asked to designate an official or member to notify the Weekly of all deaths. Notices should give name, age, and military record.

JAMES W. CULLEN, Mohican Post, South Glens Falls, N. Y. Died October 10, 1923, at Legion Veterans' Mountain Camp, Tupper Lake, N. Y. Private, Hq. Co., 101st Supply Train, 26th Division.

JAMES J. MCTAMMEY, Montgomery Post, DuBois, Penn. Died January 6, 1924, aged 33. Co. B, 305th Military Police, 80th Division, later attached to G. H. Q., A. E. F.

JULIAN WOLSKI, Wirkus-Callahan Post, Minto, N. D. Died December 27, 1923, at U. S. V. B. Hospital 68, Minneapolis, of war disabilities, aged 35. Private, 88th Division.

C. H. BERRY POST of Tamaqua, Pa., edited and got out a fifty-two page edition of the local paper filled with Legion news and war reminiscences which had a circulation of 10,000. Incidentally, the post increased its membership by 100, held a show, and when the borough of Tamaqua was financially stringent, gave the streets of the borough a thorough house-cleaning. It instituted a community dinner that is now an annual affair.

Ex-Bucks Are Eligible for O. R. C. Commissions

Several months ago I noted in the Weekly that it was possible for a former soldier to get a commission in the Officers' Reserve Corps by passing a physical and mental examination only. I applied for a commission and was given a physical examination, but several weeks thereafter I was informed that I was not eligible for appointment in the Officers' Reserve Corps unless I was recommended by my regimental commander or higher authority prior to the Armistice. Is such a recommendation necessary before an enlisted man can take the examination for a commission?—R. THELANDER, Brooklyn, N. Y.

A FORMER soldier is eligible to take the Officers' Reserve Corps examination regardless of whether he was or was not recommended for a commission before the Armistice. If he had been recommended for commission and records show that he would have been appointed had the Armistice not prevented he would now only have to take the physical examination.

Disabled Veterans Have Limited Time to File Claims

THE bell is about to ring on the time limit for filing compensation claims. Section 309 of the War Risk Insurance Act provides that "no compensation shall be payable unless a claim therefor be filed, in case of disability, within five years after discharge or resignation from the service, or, in case of death during the service, within five years after such death is officially recorded in the department under which [a soldier] may be serving." As 3,422,233 men were demobilized up to November 15, 1919, 1924 marks the time limit for filing for most ex-service men.

Section 309 quoted above also provides that the time "may be extended by the director not to exceed one year for good cause shown." The Veterans Bureau explains that this proviso is intended to cover only exceptional cases, such, for example, as that of a man who was serving overseas when section 309 was enacted and who clearly had no chance to become cognizant of it.

The same section provides that "where compensation is payable for death or disability occurring after discharge or resignation from the service, claim must be made within five years after such death or the beginning of such disability." This re-

ONE of the most thrilling mystery stories of the A. E. F. ever written will open in an early issue of the Weekly. It is by C. E. Russell, made famous by his "True Stories of the A. E. F." During the war it was up to Mr. Russell, one of our provost marshals with the rank of major, to preserve law and order in a large area in France. His was the same sort of assignment as that of Karl W. Detzer, who has entertained the readers of the Weekly with accounts of his experiences as a D. C. I. man. It was Russell's job to trap the crooks who operated in his area among the troops overseas. The story which he will tell to readers of the Weekly is based on one of the strangest crime hunts in which he ever participated.

fers back to section 306 of the same law which, in general, provides that a man must get a certificate of disability on discharge in order to have compensation payable if the disability should subsequently develop seriously. Therefore no veteran qualifies under this proviso of section 309 unless he already holds a disability certificate.

Major Will Rate Compensation to Time of Promotion

In reading the eligibility requirements in the Federal Adjusted Compensation Bill introduced in the Senate, I note that the bill as it applies to the Army provides payment to all ex-service men up to and including the grade of captain. I entered the World War as a first lieutenant, was promoted to captain on April 10, 1917, and was promoted major on February 17, 1919. Would I be eligible for compensation for the period from April 5, 1917, to February 17, 1919, on which latter date I was promoted to major?—W. O. W., Helena, Mont.

UNDER the provisions of the bill you would be entitled to compensation for the period preceding your promotion to a majority.

Eight Weeks in Cantonment, But He Wasn't in Army

Here's a case that has stumped our post officers. A man who has applied for membership gives the following record: He was drafted, transported to a cantonment and on arrival assigned to a provisional company and listed on the rolls as a private. He received his uniform, was drilled and performed the usual duties of a soldier for eight weeks. Then upon final physical examination by the mustering officer he was rejected for disability and given a discharge with pay and allowance of a private. Record clear. Is this man entitled to a certificate of honorable discharge from the Army, to the \$60 discharge bonus and to the Victory Medal? Is he eligible to membership in the Legion?—T. K. HASTINGS, Alfred Wilson Post, Brooklyn, N. Y.

A DRAFTED man is held to have been in constructive military service and subject to the Articles of War immediately upon being ordered by his local draft board to report at the point of mobilization. His pay as a soldier began at that time and continued until he was discharged from the service, though technically, according to the ruling of the War Department, he was not officially enlisted in the military service until he had completed physical examination. If this examination proved him to be physically incapacitated for service he was given a discharge from the draft and technically held as not being in the military service. He is, therefore, not entitled to an honorable discharge certificate from the Army nor to the \$60 bonus nor to Legion membership.

A good old Friend

Remember the good old-fashioned mustard plaster Grandma used to pin around your neck when you had a cold or a sore throat?

It did the work, but my how it burned and blistered!

Musterole breaks up colds in a hurry, but it does its work more gently—without the blister. Rubbed over the throat or chest, it penetrates the skin with a tingling warmth that brings relief at once.

Made from pure oil of mustard, it is a clean, white ointment good for all the little household ills.

Keep the little white jar of Musterole on your bathroom shelf and bring it out at the first sign of tonsillitis, croup, neuritis, rheumatism or a cold.

To Mothers: Musterole is also made in milder form for babies and small children. Ask for Children's Musterole.

35c and 65c jars and tubes; hospital size, \$3. The Musterole Co., Cleveland, Ohio



BETTER THAN A MUSTARD PLASTER

Help Wanted

We require the services of an ambitious person to do some special advertising work right in your own locality. The work is pleasant and dignified. Pay is exceptionally large. No previous experience is required, as all that is necessary is a willingness on your part to carry out our instructions. If you are at present employed, we can use your spare time in a way that will not interfere with your present employment—yet pay you well for your time. If you are making less than \$150 a month, the offer I am going to make will appeal to you. Your spare time will pay you well—your full time will bring you in a handsome income. Its costs nothing to investigate. Write me today and I will send you full particulars by return mail and place before you the facts so that you can decide for yourself.

ALBERT MILLS, Gen. Mgr. Employment Dept.
82 American Bldg., CINCINNATI, OHIO.

LOFTIS BROS. & CO. 1878

Genuine DIAMONDS

Guaranteed

Cash or Credit

We import Diamonds direct from Europe and sell direct to you at a great saving to you. SEND FOR CATALOG. Everything fully explained. Over 2,000 illustrations. CREDIT TERMS on all articles: One-fifth down, balance divided into equal payments within eight months.

The Loftis Carved "Perfection" Diamond Ring illustrated is Solid 14-K Green Gold, Diamond set in White Gold. Bridal Blossom design. Wedding Rings to match.

Blue White Brilliant Perfect Cut Diamond. Marvellous Value at \$50, \$75, \$100, \$125 and up.

18-K Solid White Gold, 17 J., \$29.75
14-K Solid White Gold, 16 J., \$24.85

High-grade Railroad Watches
Guaranteed to Pass Inspection

HAMILTON No. 992, 21 Jewels, \$56.00
Adjusted to 5 Positions, 20-Year Case

ILLINOIS "BUNN SPECIAL," 21 Jewels, Adjusted \$50.00
to 5 Positions Gold filled 20-Year Case

ELGIN'S LATEST RAYMOND, 21 Jewels; 8 Adj. \$55.00
justments. Runs 10 hours one winding

Satisfaction Guaranteed or Money Refunded

LOFTIS BROS. & CO. National Jewelers
Dept. K 36 108 N. State St., Chicago, Ill.
Stores in Leading Cities

A BRAND-NEW interest-compelling motion picture entitled "The Whipping Boss" has been acquired by the National Film Service of The American Legion for display under the auspices of Legion posts. The background of the story of the film is the Legion's efforts to have abolished the convict leasing system in Florida, which received national prominence last year after Martin Tabert, a World War veteran of North Dakota, was whipped to death by a brutal foreman in one of the convict lumber camps. In the film version, an American Legion post intervenes to prevent a tragedy in a convict lumber camp and a love story revolves around the post commander and the daughter of the camp's owner. Lloyd Hughes and Barbara Bedford head the cast of nationally known film stars. All posts are urged to consider immediately the use of this new film. Inquiries regarding booking dates and rental rates and requests for further information should be addressed to the National Film Service, The American Legion, Indianapolis, Indiana.



Why 7½% in Florida?

There are several good reasons why first mortgage bonds secured by income-earning property in Florida cities pay as much as 7½% interest. There are also conclusive reasons why such bonds afford a degree of safety which, in most other sections, is found only in investments yielding 1% or 1½% less interest.

If you are seeking a safe investment, mail the coupon today for our free booklet "Florida Today and Tomorrow," which is full of interesting facts about Florida and the reason for 7½%.

G. L. Miller Bond & Mortgage Company
Florida's Oldest First Mortgage Bond House
703 Miller Building Miami, Florida

G. L. Miller Bond & Mortgage Co.
703 Miller Building, Miami, Florida

Please send me the booklet, "Florida Today and Tomorrow," with circular describing one of your 7½% First Mortgage Bond issues.

Name.....

Address.....

City and State.....

Declaration of Independence

A facsimile copy of the Declaration of Independence has been issued by the John Hancock Mutual Life Insurance Company.

This reproduction is a composite reduced facsimile, one-quarter size, taken from a facsimile reproduction of the original Declaration of Independence made by W. I. Stone in 1823, under the direction of John Quincy Adams, then Secretary of State. The original engrossed Declaration is in the custody of the Librarian of Congress at Washington. The John Hancock Company will send this copy of the Declaration free for framing.

John Hancock
MUTUAL
LIFE INSURANCE COMPANY
OF BOSTON, MASSACHUSETTS

Sixty-one Years in Business. Now insuring over One Billion, Eight Hundred Million dollars on 3,300,000 lives

Easy to Play Easy to Pay

BUESCHER True-Tone Saxophone

Saxophone Book Free

Tells when to use Saxophone—simply, in sextettes or in regular band; how to transpose cello parts in orchestra and many other things you would like to know.

Easiest of all wind instruments to play and one of the most beautiful. With the aid of the first three lessons, which are sent free (upon request) with each new Saxophone, the scales can be mastered in an hour; in a few weeks you can be playing popular music. You can take your place in a band within 90 days, if you so desire. Unrivalled for home entertainment, church, lodge or school.

In great demand for orchestra dance music.

Free Trial

You may have six days' free trial of any Buescher Grand Saxophone, Cornet, Trumpet, Trombone or other instrument. Easy terms of payment can be arranged. Mention the instrument interested in and a complete catalog will be mailed to you free.

BUESCHER BAND INSTRUMENT CO.
Everything in Band and Orchestra Instruments
6534 Buescher Block Elkhart, Indiana

The Legion: What It Is Doing, What It Has Done

(Continued from page 9)

development of character in the individual which is the basis of the higher and higher levels of civilization which we are attaining.

The Legion has erected in hundreds of towns and cities community-club-house buildings, some of them costing \$100,000 or more. These have become centers of a vigorous community life that is remodeling social environment. These centers are one of the most significant developments of the present age, a product of our new changed daily life along with the automobile, radio and an improved educational system.

Even those posts which have not erected community center types of club-houses are rendering invaluable social service to their communities by affording their members a training in parliamentary law and in organization procedure. Legion members, by the very fact of their Legion membership, acquire qualities of leadership that fit them better for their daily business and social activities. The post meeting is the training school for public officials. The Legionnaire who serves his post by acting on a committee becomes better qualified to perform intricate business tasks and the duties of public office. More and more city councils, State Legislatures and even the Congress of the United States are acquiring new members from the ranks of young men trained in the practical school of the Legion. Future Presidents of the United States are among the young men who are now active members of Legion posts.

7. In countless ways the Legion has made itself a notable community asset. Posts have led in movements for better streets and public buildings. They have established public parks, playgrounds, lakes, swimming

pools, auditoriums, camping grounds, libraries, night schools and other utilitarian works. They have worked to bring new industries to their towns. They have been conspicuously successful in conducting community celebrations. They have led in efforts to help the poor and unfortunate. They have started beautification and clean-up movements. They have established community athletic fields. They have held community fairs and expositions of many kinds. They have financed community bands, musical entertainments of other classes and lecture courses.

The Legion has made itself the mainstay of law and order in crime emergencies when inadequate police protection has left communities helpless. In repeated instances recently Legion posts have rallied to resist attempted bank robberies or capture fleeing bandits. When fire or flood has brought disaster, Legion posts have been magnificent in rescue work and protection of property. In the Southwestern States, swept by river floods last year, Legion posts in the afflicted area performed invaluable services for their fellow-citizens. In stricken communities the name of the Legion was blessed. Even in earthquake-ravaged Japan, the Legion's first-aid work proved its effectiveness. Tokio-Yokohama Post's members mobilized in the smoking ruins of the Japanese cities, brought wounded and bewildered countrymen to safety and saved property left exposed to theft. Previously this post had shown its capacity by raising \$15,000 for the American School in Japan. The record could be extended by specific example far beyond the limits of the pages of a single issue of this magazine.

Washington Watches the Legion

(Continued from page 14)

Bureau had been absorbed by the new Veterans Bureau. The Veterans Bureau was behindhand with its work—so behindhand that not until March 24, 1923, did it get around to settling up the case of Private Schwartz, who had been dead then for more than five months. The March 24th settlement reviewed the evidence in the case prior to the man's death and changed Schwartz's rating from temporary total disability to permanent total disability, dating from September 30, 1919, to the day of his death.

Now let us recall two laws which were on the books at the time this final settlement of the earthly affairs of Benjamin Schwartz was made. One is the law of March 4, 1923, which recognizes the right of permanently and totally disabled men to a reinstatement of life insurance if at the time such insurance lapsed the veteran had due him in uncollected disability compensation sufficient to cover the unpaid insurance premiums. The other is the law of December 24, 1919, which Mr.

Miller contends recognized the fact that at the time Schwartz's insurance lapsed—October 2, 1918—he had due him uncollected compensation sufficient to have covered the unpaid premiums which caused the insurance to lapse. Mr. Miller claims in fact that the policy matured and was payable at the rate of \$57.50 a month beginning September 30, 1919, on which date Schwartz became a totally and permanently disabled man.

But no insurance was paid. There were a great many similar cases in the Bureau. The general counsel selected one as a test case upon which to make a ruling which would govern the other cases. He selected for this purpose the Schwartz case. On June 28th last he handed down a decision saying that no insurance was due the Schwartz heirs.

The effect of this has been far-reaching. In some cases it actually has stopped monthly insurance payments to the heirs of deceased veterans whose policies were revived under the law of March 4, 1923. In other cases it has

stopped like payments to living men who are permanently and totally disabled, and whose insurance was revived under that law. In other cases it has prevented totally and permanently disabled men or the heirs of such men from obtaining a revival of such insurance. In all, according to Bureau officials, 15,000 claims are affected. This would involve from one hundred to one hundred and fifty million dollars, it is estimated.

This was the situation when Chairman Miller took charge of the Rehabilitation Committee in December. He went to work on it at once. He declares the decision of June, 1923, to be a contravention of the intent of the law of March 4, 1923, and the law of December 24, 1919. Mr. Miller has had the case before high officials of the Veterans Bureau, including Director Hines. A great number of tangled and technical issues are involved which I have not tried to give in this narrative. Mr. Miller reports an attentive reception of his arguments at the Bureau and a disposition on the part of the Bureau's attorneys to reverse themselves on points the unfairness of which he has been able to demonstrate. All in all, Mr. Miller thinks he is making progress which will lead to an eventual reversal of the June 28th decision. In any case, he intends to fight through to the end, even if he has to take the matter into the courts or into Congress.

Already Chairman Miller has spent hours and days and weeks of labor on this case. He may be near a satisfactory solution and he may have just begun to fight. There is little that is spectacular in this hard and silent contest. The chances are you'll never see a three-line item about it in your newspaper. But its the sort of thing the Legion is doing all the time for the disabled, and has been doing since 1919, when, for instance, it got that Christmas Eve law through Congress. Your correspondent has cause to remember that fight well. He hasn't lost so much sleep since the war.

The Case of Lieutenant Griffis

PETITIONS are in circulation here, as possibly they are in your town or Legion post, requesting the German government to release Lieutenant Corliss Hooven Griffis, who is serving a twenty-one months' sentence in a German prison for trying to bring Grover Cleveland Bergdoll back. The attempt was made last summer. It failed and resulted in the death of a French detective who was with Griffis and who was shot by Bergdoll. Under the German law Griffis got a fairly light sentence and the judge who heard the case condemned the conduct of Bergdoll most severely, intimating that decent Germans would think better of him if he had fought for his country.

The organization circulating the petitions was formed in Chicago under the name of the Committee to Effect the Release of Lieutenant Griffis. It has headquarters there at the Great Northern Hotel. Its activities are nationwide and among the members are Past National Commander Owsley of the Legion, H. D. McBride, newly-elected chief of the Forty and Eight, twenty Legion department commanders, former Secretary of War Baker and several United States Senators and representatives. The chairman, Dr. James Whitney Hall, writes that hundreds of

Cheap Investments By "Finance"

If you were asked to give a definition of a cheap investment, what would be your reply? Many people, we fear, would say an investment is cheap if it sells at a low price, and consider that their answer were correct. Perhaps it would be, but not in most cases, it seems to us.

Suppose, for the sake of illustration, that two stocks, both of \$100 par value are selling on the New York Stock Exchange; one at \$60 a share and one at \$80. Suppose the dividend rate on each is \$5 a share a year; the \$60 stock would yield over eight percent and the \$80 stock slightly over six. On the face of it it would seem as if the lower priced issue were the one to buy. But is this true?

When two stocks, of the same par value, and paying the same number of dollars a year in dividends sell at a difference of twenty points there must be some reason for it. And stocks decline in price usually because the issuing company's earning power has been impaired, and the dividend is not being covered by a margin ample enough to assure investors that there is no danger of any reduction in the rate of these disbursements. Safety being the most important quality in every investment the safest investments sell at the highest prices. And when the word safety is used it is used not only in connection with the principal of an investment, but with the yield as well. Who can say that the safest investments are not also the cheapest?

It goes without saying that the safer an investment is the less chance there is of loss in connection with it. In every speculation there is the chance of loss as well as gain. One loss, however, can offset many gains, and an investment on which money is lost is nothing if not the opposite of cheap. And if there is not great opportunity for an advance in price and consequent profit connected with the purchase of the highest grade securities, the chance of loss also is absent. Is it unreasonable to designate the cheapest securities as those which pay a regular return on the investment, and insure the owner against loss?

No one would buy an automobile merely because it was cheap, because he would know that a low price did not necessarily indicate it was a bargain. In fact, after one look, the prospective buyer might very likely remark that it was a bunch of junk, and pay no further attention to it. It is easier to see that there is something wrong with an automobile than with an investment, however. At least that would be true of most people, but the principle involved is absolutely the same, and if an investment is low priced it is well to view it with suspicion, just as one would view with suspicion an automobile offered at a too apparent bargain. The automobile that lasts longest, needs the least money spent on it, and the least attention is the cheapest car to buy. The same things apply with equal, if not greater force, to investments.

Not everyone can afford the best automobiles, but most people can afford nothing else but the best when it comes to investments. And the best are the cheapest.

*This book costs you nothing,
it tells you how to prepare for*

that day when your children will be ready for college

Are you going to have ample capital to finance the education of your children? Have you worked out a plan that will enable you to provide the needed money *without inconvenience?*

It can be done, and done nicely, by any parent who is willing to look at the future with clear vision. You will always need ready money. Everyone does. But with a growing educational fund earning exceptionally liberal interest and securely protected by the Columbia System, you **KNOW** the money will be ready when needed.

Learn how others are providing for "that day." Mail the coupon!



COLUMBIAMORTGAGECOMPANY

Columbia Mortgage Company Building

4 EAST 43RD STREET, NEW YORK CITY

-----For Mailing.-----

COLUMBIA MORTGAGE COMPANY

4 East 43rd St., New York City

Gentlemen: Please send gratis your book describing the Columbia System. 2-Q-201

Name

Street

City

Amasses \$25,000 at 50
on a \$50 a Week Salary

THE story of Brown and the plan he followed is explained in our FREE Folder V-223,

CLARENCE HODSON & CO., INC.

Bonds
135 Broadway

Established 1893
New York



your only chance

For a limited time you may obtain, at about one-third regular cost, Benjamin Bills' famous **Business Talk-Plans**. Over 6,000 men—big executives—prominent lawyers—business heads—sales managers—use and endorse these Plans in organizing and "getting over" their business and professional appeals—speaking—writing—selling. Over a period of sixteen years they have paid Benjamin Bills large fees for personal consultation.

By using these Plans you can always **Talk and Write convincingly** under all conditions—the great secret of success of big business and professional men. There is nothing else like them. They are Benjamin Bills' life work. The Plans have enabled him to become an outstanding national speaker on sales and business problems—in one week came telegraphic requests for Bills from chambers of commerce, sales and advertising associations in Pittsburgh, Cincinnati, Detroit, Kansas City and St. Louis. He is chairman of the Sales Department of the Chicago Association of Commerce and the leading sales authority of its Speakers' Bureau. He directs three businesses—in one managing 400 salesmen.

These Talk-Plans are the practical product of a practical man. They have enabled thousands of others to think and talk "on their feet" in "putting it over" and in this way they have forged to the top in their business and professional positions.

Now for the first time a limited edition of the **Business Talk-Plans** has been prepared from stenographic reports of Benjamin Bills' personal consultation service to high power executives. The edition is in simple, easy form and adapted for general individual use. This is your only chance. It cannot be obtained from any other source.

FREE TRIAL For a limited time you may have these Talk-Plans on 5 days' free trial. Amazingly low cash price or small monthly payments if you keep them. They will fit the "bread and butter" Talk-Needs of your business.

Send Today for a Free Copy of the fascinating story of the development of these Talk-Plans and how they bring men to success.

BUSINESS TALK-PLANS COMPANY
36 S. State St. Dept. 11 Chicago, Ill.

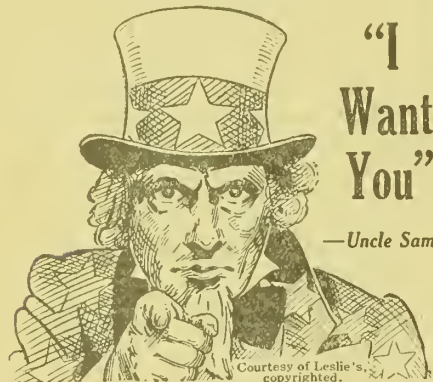


BOSTON LEGION MEMBERS!

Cut down the high cost of living! Over 108,000 Service and ex-Service people are saving money by patronizing a selected group of 3,700 stores, featuring everything you must buy, or want to buy. 73 stores in Boston in which to concentrate your purchases and save thereby. No red tape. Opportunity awaits you.

Write NOW for particulars!

Association of Army and Navy Stores, Inc.
469 Fifth Avenue, New York City



"I Want You"

—Uncle Sam

EX-SERVICE MEN

Become Railway Mail Clerks
\$1600 to \$2300 Year

Every Ex-Service Man Should Write Immediately
Steady Work No Layoffs
Paid Vacations

Common education sufficient.
Ex-Service Men get special preference.
Mail coupon today—SURE.

Franklin Institute,
Dept. G188
Rochester, N. Y.

Sirs: Send me, without charge,
(1) Sample Railway Mail Clerk Examination questions; (2) Schedule showing places of U. S. Government examinations; (3) List of Government jobs now obtainable; (4) Information regarding preference to ex-service men.

Name.....

Address.....

petitions are in circulation throughout the country and that signatures are coming in at the rate of several thousand a day. The goal is two million. It is hoped to have them within thirty days. A delegation of Americans will make the presentation to the Berlin government. The first man to sign the petition was a one-armed veteran of the Argonne who fought in the German Army. He is a telegraph messenger in Chicago.

"The American Government cannot ask for Griffis' release," writes Dr. Hall. "Neither can The American Legion as a body. But the request properly can come from the American people. Lieutenant Griffis was actuated by motives of purest patriotism

when he went after Bergdoll. At present the state of his health is such that it is probable that he will not live to serve out his time. Meanwhile Bergdoll goes free and enjoys the fat of the land, while the German children are starving. At this particular time when the American people are contributing so liberally to the relief of the German children, it is not believed that the German government will fail to act favorably on a petition coming from two million American citizens."

Lieutenant Griffis' home is in Hamilton, Ohio. He is a member of the Legion. Bergdoll claimed the expedition against him was financed by the Legion, which Griffis denied at his trial.
M. J.

A mass meeting wherever there is a Legion post sometime between February 10th and 17th! Bring the Legion's case for adjusted compensation home to the people of your community!

Why Adjusted Compensation Should Be Enacted

A Summary of the Legion's Case

I.

A debt is owing the ex-soldier and ex-sailor.

1. The war was not won by the uniformed services alone. Capital and labor performed services universally recognized to be as patriotic and necessary to victory as the services of soldiers. Men were legally exempt from military duty on that assumption, and were assured that they rendered the greater service to their country by remaining apart from the armed forces as members of the great industrial army which supported the fighting forces.

2. Equal service was not equally rewarded. There was a great discrepancy in pay between those in uniform and the civilian war worker and war contractor—between the members of the fighting forces and those of the industrial forces. This disproportionate payment increased the cost of the war by several billion dollars. To pay this cost a national debt has been incurred.

3. The returned soldier is bearing his share of the burden of paying off this debt, which was contracted for the prosecution of a war which yielded enormous sums in increased wages and profits to those who stayed at home, but imposed a distinct economic handicap on the soldier.

4. The soldier asks no reward for his services while in uniform. But returning home, he asks that, in providing for himself and his family and in bearing his share of the national debt, he be given economic equality with the man who stayed at home.

II.

This debt has been acknowledged by the country and payment has been promised to the veteran.

1. In the national elections of 1920 and of 1922 a majority of the candidates of all parties for national legislative offices campaigned and were elected on platforms which contained the statement that an adjustment of compensation was due the veterans and should be paid. The late President Harding, as a candidate, placed himself explicitly on record as favoring the passage of the Adjusted Compensation Bill. Candidates who declined to go thus on record in nearly every instance were defeated at the polls.

III.

The country wants this debt paid.

1. The people of twenty States at general elections have voted in favor of adjusted compensation.

2. The legislatures of twenty-three States have petitioned Congress to enact the federal adjusted compensation bill.
3. The governors of thirty-three States called on the President to sign the Adjusted Compensation Bill when it was before him.
4. The legislatures of twenty-two States have acted favorably on state legislation of a similar nature.
5. The House of Representatives has passed the adjusted compensation bill three times, the last vote being 333 to 70.
6. The United States Senate, through its finance committee, has approved of this bill three times, the Senate as a whole passing it once by a vote of 47 to 22.
7. The Chamber of Commerce of the United States, a national organization which has been a consistent and active opponent of compensation, polled local chambers of commerce throughout the country on the four options of the bill. The result was 4,116 votes for and 2,657 against adjusted compensation.
8. The American Federation of Labor and many other organizations of large membership have endorsed the bill.
9. In addition to The American Legion, every recognized national organization of war veterans, from the Civil War down, has endorsed the bill and urged its enactment.

V.

four times over. Compensation can be paid and taxes reduced \$243,000,000 in 1924.

The bill now before Congress arranged for the payment of this debt in ways which would benefit not only the individuals compensated but the country as a whole.

1. The veteran who is entitled, by reason of his length of service, to more than \$50 must take his compensation in one of these three ways:
 - (a) A twenty-year-endowment paid-up life-insurance policy, or
 - (b) A contribution toward building or paying for a home or a farm or for improvements on a farm, or
 - (c) A contribution toward a vocational or industrial education. Or If he is entitled to \$50 or less he must accept compensation in cash.
2. The options (a), (b) and (c), which would apply to the preponderant majority of veterans, represent investments which would make for a better, stabler and more prosperous citizenship among the 4,000,000 who would benefit by them. They offer no chance by which these values—which represent money that is owing the soldier and which the country desires shall be paid to him—may be dissipated by unwise or uneconomic use or investment. Life insurance, homes, farms, education—the money must go into these things. No sounder investments could be suggested.
3. In the transaction comparatively little actual money will change hands. Credits simply will move from the Treasury into 4,000,000 individual investments in discharge of an actual and acknowledged debt which the nation owes to 4,000,000 men who bore arms in the World War and as a consequence suffered an economic disability which can be and should be made good in part without further delay.

VI.

The United States is not in the habit of repudiating its war obligations. It is an established American custom to adjust the compensation of individuals and economic groups which have sustained financial losses by reason of participation in a war effort. In the last war this custom was observed except in the single instance of the soldiers.

1. After the Revolutionary War President Washington asked Congress to adjust the compensation of the soldiers and this was done. President Lincoln did the



BE A RAILWAY TRAFFIC INSPECTOR

MEN WANTED! POSITION GUARANTEED

Earn Up to \$250 per Month, Expenses Paid
Big demand for trained men in this fascinating, new profession. Many splendid opportunities thru contact with railway officials. Travel or remain near home. Pleasant, healthful outdoor work. **Start at \$110 per Month** with expenses paid. Prepare in three months' spare-time study at home. Any average man can easily qualify.

POSITION GUARANTEED

If, after completing preparation, we do not secure for you a position paying at least \$110 a month and expenses, we refund your enrollment fee in full. **YOU TAKE NO RISK.**

Investigate Now. Send coupon for free Booklet No. D-51 today.

STANDARD BUSINESS TRAINING INSTITUTE
Buffalo, N.Y.

Standard Business Training Institute, Buffalo, N. Y.

Send me, entirely free, Booklet No. D-51 giving full particulars about course in Railway Traffic Inspection.

Name.....

Street.....

City.....

Musical



Novelty Instruments

Not toys—but high-grade practical instruments for Symphony or Jazz orchestras. Great for solo work at Club, Lodge or Legion gatherings or home entertainments. Anyone can play with a few simple lessons, furnished with each instrument.

Musical Pitch Fork Glassharmonica Jazz-O-Nette
Mando-Zi Harp Musical Saw Hohner Sax

Free Trial Try any of these instruments for 15 days. If not satisfied, if you can't learn to play it quickly and easily, return at our expense. Remarkably low prices. Easy Time Payments. Send today for new, illustrated catalog describing complete line.

MUSSEHL & WESTPHAL
474 S. Water Street Ft. Atkinson, Wis.

Tailoring Agents \$5.00 to \$25.00 Daily And FINE SUIT

Full or spare time men with or without experience can earn \$5 to \$25 daily taking orders for world's greatest values in made-to-measure suits at \$18 and up. All delivery charges prepaid. Handsome assortment of woolsens and a brand new sample outfit that is a wonder. **Fine suit given to one man in each community, on easiest, most liberal offer ever made.** No experience needed. We furnish full information about styles, prices, agents' outfit, etc.—simple, clear, interesting and profitable. Write us—No obligation—A postcard will bring prompt reply.

Our New Style Sample Outfit is a Dandy

American Woolen Mills Co. Dept. 1954, Chicago, Ill.

DRESS UP \$3.85 YOUR CAR

AND UP CUSTOM MADE A seedy looking top spoils its appearance. Get a Liberty Custom Made Top. It's fun putting it on, simple directions furnished. Save a big labor bill. We are manufacturers of tops, side curtains and seat covers, for any make or model car.

Amazing values. Special proposition for Fords, Chevrolets, Dodges and Maxwells. Write today for big money saving catalog. **LIBERTY TOP & TIRE CO., Dept. E-10, Cincinnati, Ohio**

Big Money SELLING FINE TAILORING

Earn cash profits in advance taking orders for our fine tailoring from friends and neighbors \$65 to \$95 a week, all or spare time. We deliver orders and collect.

Entirely New Outfit

Our classy outfit pulls orders quick, on sight. Clever, new, different from all others. Get free booklet telling how to make Big Money taking orders, you'll be delighted with our outfit and our latest low prices. Free cloth samples 3" x 24", beautiful fashion styles, all in classy Buckram covers with snap fastener, a knockout for Making Big Money. Limited supply, write us at once.

WASHINGTON TAILORING CO.
Dept. 8-3021 59 W. Harrison St. Chicago

We Pay \$8 a Day



Taking orders for New Sere-nola. Wonderful invention. Does more than machines costing many times its price. Easily carried with you anywhere. Built in just like a suitcase. Fully guaranteed.

EASY TO TAKE ORDERS

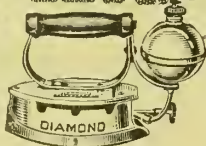
The fastest selling musical invention the world has ever known. No experience needed. Full or spare time. Pay you every day. We deliver and collect. Write or wire for terms and territory.

PERRY-LUDLOW CO., S-1501 Dayton, Ohio

Agents \$12 a day

NEW Self-IRON

New invention now makes ironing easy in every home. Ends hot stove drudgery. Cuts ironing time in half. Saves steps. Costs one cent for 3 hours use. No attachments. No cords. No tubes. Gives quick regulated heat. Guaranteed. Sells fast. Mrs. Wagner, Ohio, sold 24 in few hours spare time. Moyer, Pennsylvania, made \$164 in one week. You can do as well. Work all or spare time. No experience needed. No capital. New plan. Simply take orders. We deliver and collect. Commissions paid same day you take orders. Send for exclusive territory and FREE OUTFIT OFFER. Write today. THE AKRON LAMP CO., 292 Iron St., AKRON, OHIO



TYPEWRITER PRICES CUT

World's best makes—Underwood, Remington, Livinston—prices slashed to almost half. \$2 and it's yours

All late models, completely rebuilt and re-finished brand new. GUARANTEED for ten YEARS. Send no money—big FREE catalog shows actual machines in full color. Get our direct-to-you easy payment plan and 10-day free trial offer. Limited time, so write today. International Typewriter Exch., 177 N. State St., Dept. 2-2, Chicago



LAW STUDY AT HOME

Become a lawyer. Legally trained men win high positions and big success in business and public life. Greater opportunities now than ever before. Be independent—be a leader. Lawyers earn \$3,000 to \$10,000 Annually during spare time. Let us send you records and letters from LaSalle students admitted to the bar in various states. Degree of LL. B. conferred. Thousands of successful students enrolled. Low cost, easy terms. We furnish all text material, including fourteen-volume Law Library. Get our valuable 120-page "Law Guide" and "Evidence" books FREE. Send for them—NOW. LaSalle Extension University, Dept. 2361-L Chicago

Goodyear Raincoat Given

Goodyear Mfg. Co., 1092-R Goodyear Building, Kansas City, Mo., is making an offer to send a handsome raincoat to one person in each locality who will show and recommend it to friends. If you want one, write today.

PATENTS Secured. Trade-marks and Copyrights registered

E. E. STEVENS, Jr. Registered Patent Attorney
Late of the 115th U. S. Infy.
LEGIONNAIRE OF MARYLAND

Solicits as a member of the old established firm of MILO B. STEVENS & CO., the business of his fellow Legionnaires and of their friends. We offer strictly professional service at moderate fees. Preliminary advice without charge. Send sketch or model for examination. Offices, Berrier Bldg., Washington, D.C.; 338 Monandock Block, Chicago, Ill.

same after the Civil War. Mr. Lincoln previously had applied for and received his compensation following the Black Hawk War, in which he served as an infantry captain.

2. During or since the World War an adjustment of compensation, in addition to their regular pay, was paid to Federal civilian employees totaling \$225,000,000 and to the civilian personnel of the Army and Navy totaling \$100,000,000.
3. The Government drafted the railroads during the war and guaranteed them satisfactory profits, and to this end, in 1922, settled upon them an adjustment of compensation totaling \$764,271,000.

National Executive Committee Directs Drive to Obtain Compensation Objective

REPRESENTING the unanimous will of the forty-eight state departments of The American Legion, the Legion's National Executive Committee, meeting at National Headquarters in Indianapolis January 14th and 15th, voted to launch immediately a nation-wide campaign to inform the American people of the truth about adjusted compensation and to insure the passage of the bill soon to come before Congress. Every resource of the Legion will be mobilized for the campaign, the committee decided, and special force will be given to that part of the campaign designed to expose the selfish character of the organized big interests which have been fighting the compensation measure by propaganda costing many thousands of dollars.

The Executive Committee, as a preliminary to the compensation campaign, added seven new members to the National Legislative Committee in Washington, appointing six of its own members known as outstanding workers for the bill and a seventh member—Edgar Dunlop of Georgia, member of the National Finance Committee. The Executive Committeemen added to the Legislative Committee by appointment of National Commander John R. Quinn are: John R. McQuigg, Ohio; J. Leo Collins, Pennsylvania; Dr. W. B. Black, Utah; Donald C. Strachan, New York; Orville E. Cain, New Hampshire, and Albert Greenlaw, Maine.

The enlarged National Legislative Committee was called to meet in Washington January 21st to map out the campaign for compensation.

The National Executive Committee at the Indianapolis meeting also adopted a resolution authorizing the printing of thousands of compensation pamphlets to be distributed throughout the country. These pamphlets will expose the misstatements and erroneous figures of Secretary of the Treasury Mellon. They will contain the estimates attested by representatives and Senators in Congress which prove clearly that the cost of compensation will not interfere with tax reductions.

Aaron Sapiro and John Thomas Taylor, chairman and vice-chairman respectively of the National Legislative Committee, told the executive committee members that the result in Congress would be determined by the Legion's efforts in each Senatorial and Congressional district. After hearing Mr. Sapiro, the committee voted that mass meetings in support of the com-

4. War contractors were guaranteed and paid profits which were always fair, frequently liberal and sometimes exorbitant. Since the war contractors have been paid an additional \$700,000,000 in adjusted compensation and these payments are still going on.
5. The returned soldier, despite his economic handicap, is now paying and for four years has been paying his share of the foregoing in addition to the other expenses of the war. All other war debts having been liquidated, and with a surplus in the Treasury, the soldier who has waited four years merely asks that what is owing to him be paid now.

pensation bill be held by the Legion throughout the United States during the week beginning February 10th. It also recommended that all Legionnaires write their Representatives and Senators in Congress and ask all their relatives and friends to write.

The committee voted its approval of the establishment of an American Legion Endowment Fund which might receive bequests by members upon death. Past National Commander Henry D. Lindsley, who explained the plan and purpose of the fund, stated that he had provided a personal donation to the fund of \$10,000 upon his death. It was decided that all Past National Commanders should constitute a committee in charge of the fund. After taking these actions, the committee adopted a standing vote of thanks to Mr. Lindsley which was marked by applause.

The committee heard the report of Watson B. Miller, chairman of the National Rehabilitation Committee, and after several hours of discussion authorized an extensive program during 1924 to continue the Legion's efforts for the disabled man and to obtain needed reforms in the Veterans Bureau.

Frederick B. McCarthy of Minnesota called attention to the variable weather obtaining in the Gopher State after September and recommended that the St. Paul convention be held about the middle of September. A resolution fixing the dates of September 15th to 19th was passed. At the same time it was resolved that the convention should last four days, the remaining day being turned over to the 40 and 8 and the Auxiliary.

The committee decided that negotiations should be undertaken with the publishers of the Official Source Records of the World War with a view to acceptance of a new contract which will place on a clearer basis the Legion's endorsement of the books. The committee also voted that each department shall decide whether it will sanction the sale of the books within its State under the agreement between the national organization and the publishers.

Vehement protest against the action of the War Department in ordering removed the wooden crosses over the graves of soldiers buried in France took the form of a motion asking that this order be rescinded. The motion declared that the wooden crosses were an emblem of the sacrifice made by the youth of this country and to replace them with headstones was to de-

MEN WANTED



We have positions open now that will pay from \$45 to \$100 a week. We are organizing a sales force to introduce the Cole Visible Gasoline Gauge, a low-priced, scientifically accurate instrument for Ford and Chevrolet cars. Prevents running out of gas. Guards against short measure. Fits on instrument board—always in sight. Big selling records.

Cole Visible
Gasoline Gauge

MAKE \$50 THE FIRST WEEK

We want one man in each county. Our campaign is just beginning. Capital is not necessary.

We help you start. Territory going fast. Write to

THE STEMCO ENGINEERING CO.,
116 Webb St., Dayton, O.

SEEDS Grown by a Woman

You will be delighted with your garden if you try my new collection of Straw-flowers. Easily grown from seed; bloom till frost—then cut and dry for winter bouquets. Everyone going wild about this flower.

I will send 5 liberal packages:

For 10c Red, yellow, white, brown and pink. No better value for the money.

Guaranteed to Please

Order today, send 10c to help pay postage and packing and receive

the 5 new varieties of Straw-flowers and my bargain Seed Book.

Charlotte M. Haines

Dept. 331, Rockford, Illinois



stroy a symbol that had found its way into all American hearts.

The questions of life membership and official Legion uniforms were tabled.

The Father's Auxiliary question went over to the May meeting. At the same time a committee of three was ordered appointed to obtain a strict definition of the term Gold Star mother.

It was pointed out that though the Army and Navy had adopted "The Star Spangled Banner" as their official anthem, the famous song was not the official national anthem. A resolution ordering the National Legislative Committee to obtain passage of a bill designating the song official was unanimously passed.

Commander Quinn read telegrams asking the endorsement of The American Legion for German relief. The motion was tabled.

National Commander Quinn reported to the committee that the American Red Cross is unwilling to continue its present system of support of The American Legion liaison representatives in the district offices of the Veterans Bureau and has proposed that these men represent all veterans' organizations jointly. The committee recommended that negotiations with the Red Cross be continued with a view to a continuance of the present system, but that in case this is not effected the Legion find other means to finance its liaison representatives.

George A. Withers, chairman of the National Child Welfare Committee, outlined the work done about the Independence (Kansas) tract for an orphans' home, recently accepted by Commander Quinn, and the Michigan home which will shortly be turned over. He asked that the Legion make a loan of \$12,000 to the committee which will be repaid within the year, the money to be used in Kansas. Most of it is already pledged, and the members of the welfare committee have guaranteed the loan. This action was approved.

The first day's session brought the ratification of Russell G. Creviston's appointment by Commander Quinn to the office of National Adjutant, succeeding Lemuel Bolles, whose resignation became effective January 31st. Much time was devoted to discussion of membership. A resolution making the name of the new Organization Division the "Organization and Membership Division" was passed.

A. R. Whiton, circulation manager of the Weekly, declared that the magazine will be furnished to posts, together with application blanks, at small cost, to push the membership campaign. Each committeeman pledged himself to try to get each post in his department to buy twenty-five extra copies for distribution among eligible veterans.

Mrs. Franklin Lee Bishop, National President of The American Legion Auxiliary, told the committee her organization was willing to go the limit for the Legion at any time and was but waiting the call to co-operate. Commander Quinn later recognized the Auxiliary as an important adjunct by appointing an Auxiliary woman on each of the committees to complete the liaison between the two organizations.

The matter of obtaining for women veterans the same care and treatment accorded to disabled men veterans was referred to the Rehabilitation Committee.

Because some departments and posts sold poppies at irregular dates preceding Memorial Day, a resolution restricting all sales to a given period was passed. As the San Francisco resolution respecting poppies said nothing about the sale of poppies made by Auxiliary women, it was taken for granted that such poppies may be sold by

\$450 A MONTH

We want a representative in every county at once to advertise, accept orders, deliver our marvelous new Quick-Edge Knife and Shear Sharpener to every home. No talking necessary. Sold upon absolute money-back guaranty.

\$15.00 Per Day

Sharpens any kitchen, paring, carving knife or shears in 10 seconds. A child can use it. No competition. Low priced. Leave fifty on trial—fifty orders at 200% cash profits.

NEW INVENTION—JUST OUT

Abolishes dull knives and shears forever from every home. No charge for territory. Business furnishes capital. Profits start first day. No experience required. No delay. Send no money. Just write for complete particulars—FREE. Ray Carter, of Mass., sold 36 in 2 hours—profit \$36. Forest Webb, of Pa., sold 12 in 3 hours—profit \$12. Act at once. Write Now. Send name and address, and give name of your county.

QUICKEDGE SHARPENER CO.
302 Sharpener Bldg., Jackson, Mich.



Write for Sample Offer

Only \$2.00

Selling Price

High School Course in 2 Years

You can complete this simplified High School Course at home inside two years. Meets all requirements for entrance to college and the leading professions. This and thirty-six other practical courses are described in our Free Bulletin. Send for it TODAY.

AMERICAN SCHOOL
Dept. H-23, Bessel Ave. & 58th St., © A.S. 1923 CHICAGO

FIGHTING LEGIONNAIRES!

Every New Legion Member Is Additional Proof To Congress That The Ex-Service Men Are Solidly Behind Adjusted Compensation

These Items Will Get 'Em

"FOR GOD AND COUNTRY." A peppy, forceful, member-getting leaflet. Application blank embodied. 50c per hundred.

MEMBERSHIP DRIVE POSTERS, for County Councils and Departments in lots of 100 or more. 2c per piece.

POST PEP POSTALS. They bring the crowd to meetings. Clever cartoons on government postals ready for mailing. First aid for Adjutants. Send for samples.

PEP CUTS. Fourteen cuts with which to print your own PEP POSTALS.

STICKERS IN COLOR. Fine for putting on mimeographed, multigraphed notices, or postal cards. Carry the Legion emblem and embody a real idea of Legion duty. Six kinds.

Post Printing Service

627 W. 43rd St. New York City

\$2.00 Per Hour

Two dollars per hour is little for even inexperienced Style-Arch salesmen to earn—it's so easy to sell Style-Arch shoes direct to wearer. Our salesmen make \$5 to \$25 a day, \$6,000 a year, and more. Make this money yourself.



Smartest styles, below-retail prices and Steel Arch Support feature, bring immediate and repeat orders. We supply carrying case and actual samples. Apply quickly for outfit.

STYLE-ARCH SHOE CO.
Dept. C-2, Cincinnati, Ohio

BURN NU-GAS In Your Present Stove

AGENTS Make \$50.00 to \$200.00 a week. Full or spare time. Personal co-operation. Write quick for exclusive territory and free sample case offer.

HEAT in your own heater, range or furnace. Makes gas of one part of coal oil (kerosene) to TWENTY parts of free air. 3 times the heat of coal. Makes rooms on cold mornings warm and cozy at once. Cleaner, cheaper, better way to heat cook and bake. Does away with dirty coal and wood. No soot, no ashes. Absolutely safe. Iron-clad guarantee. 30 days free trial. Write for free information about NU-HEAT. Mention if you have range, heater, furnace.

WADE HILL MFG. CO., Dept. B66, St. Louis, Mo.



140 Egg Incubator \$13.25
30 Days Trial

Freight Paid east of Rockies. Hot water copper tanks, double walls, dead air space, double glass doors, all set up complete, ready to use. With Brooder, \$17.75—180-Egg Incubator \$15.75. with Brooder, \$22.00. Send for FREE Catalog TODAY or order direct.

Wisconsin Incubator Co., Box 142, Racine, Wis.

Your Outfit's Photograph

In '17, '18 or '19 your organization was photographed. It's the only photograph of the "bunch" as you and they were then. It can never be taken again. Get a copy now, while you can, for your children and their children's children. If your outfit was photographed we can supply it. Give full name—camp and date. Price \$3.00.

COLE & CO., Asbury Park, N. J.

Ford Owners

Are Enthusiastic
About This
Great
Comfort Maker



A metal box which fastens to transmission housing with one hand plate screw fits against foot boards and seals pedal slots completely. No icy drafts in winter. No dirt, dust, grease, smells, or heat in summer. Gives driver real comfort. Never rattles. On or off with screw-driver in two minutes. Can't wear out. Don't freeze or fry your feet. Get a Draftite. Sent postpaid anywhere in U. S., \$1.75.

Agents wanted everywhere

PETTITT & BICKFORD CO.
WAYZATA, MINN.

WANTED- Man With a Car

To sell and install the Shinn System of Lightning Protection. Easy to apply and renders any building absolutely safe from Lightning damage. Easy to take orders—every property owner is a prospect. Very pleasant work driving about the country. Very liberal commission paid and a man who will reasonably apply himself can easily make from

\$250 to \$500 a Month

Some of our representatives make much more. The Shinn System is the leading system of Lightning Protection in the world; recognized and approved by Fire Insurance Companies, Underwriters' Laboratories and electrical experts as complete protection. Thousands of buildings already protected, including U. S. and Canadian Gov't. Buildings. Established for 24 years. Applicant should own car and be able to finance small purchase of material. Write at once for information.

W. C. SHINN MFG. COMPANY
1307 Lytton Building, Chicago, Ill.

Japanese Rose Bushes Five for 10c



The Wonder of the World
Rose Bushes with roses on them in 8 weeks from the time the seed was planted. It may not seem possible but we guarantee it to do so. They will BLOOM EVERY TEN WEEKS Winter or Summer and when 3 years old will have 5 or 6 hundred roses on each bush. Will grow in the house in the winter as well as in the ground in summer. Roses All The Year Around. Pkg. of Seed with our guarantee only 10c.

Japan Seed Co., Box 730, Norwalk, Conn.

Solve This Puzzle

12	21	3	11	25
20	15	23	9	14

Win 5000 Votes

What words do these numbers make? The numbers in the squares represent letters of the alphabet. Figure 1 is A, 2 is B and so on. The ten figures spell three words. What are the words? Many Prizes and Cash Rewards. Get your share of these EASY TO WIN prizes. Besides the Ford Touring Car I am going to give Phonographs, Bicycles, Gold Watches, Silverware, etc., and Cash Rewards. Prizes duplicated in case of tie. 5000 Ford votes and full particulars sent as soon as your solution is received. Answer quick. Duane W. Gaylord, 537 S. Dearborn St., Dept. 49, Chicago.

I Made \$100,000

in less than five years as a Real Estate Specialist. Learn the successful system I use. Start in for yourself—right at home—during your spare time. No capital or experience needed. Send for absolute proof of success and full information free. Big opportunity for wide-awake men and women. Don't miss it. Write at once to American Business Builders, Dept. 13, 1133 Broadway, New York.

the post or department for which they were manufactured. All poppies made by disabled veterans have precedence.

Robert A. Adams, National Judge Advocate, ruled that in reinstating members who have become delinquent department and national dues shall be waived, and that a post is authorized to rearrange arrearages of dues so as to make the payment of back dues only in the nature of a small penalty. This suggestion was approved by the committee.

A beauty spot in Arizona which is to be made into a park has not yet been named and Fred Hillmer Post of Douglas has obtained the endorsement of state officials, senators and state legion officials in naming it The American Legion Memorial National Monument. The post asked for the approval of the executive committee, which was given.

The question of appointing an advisory council to the National Americanism Commission which would consist of non-Legionnaires and whose honorary president should be President Coolidge was tabled.

A lottery bottle was used to determine those of the fifty-six members of the committee who should have two-year terms, carrying their period of office into 1925, and those who should serve only during 1924. At the San Francisco convention an amendment to the national by-laws provided that one-half of the members of the committee should be elected annually. In selecting the long and short term members, fifty-six pills numbered consecutively were placed in a bottle. One was drawn for each department, using an alphabetical list. The departments drawing odd numbers were assigned short terms, those getting even numbers the long terms. The result was as follows:

Two year term: J. Robert Reichardt, Arkansas; Wilkie Ham, Colorado; E. L. Barlow, Connecticut; Asa W. Candler, Georgia; Robert D. King, Hawaii; S. L. Nelson, Illinois; Bowman Elder, Indiana; Dr. R. J. Laird, Iowa; Emmett O'Neal, Kentucky; Gus Blanchard, Louisiana; Dr. Robert B. Harkness, Michigan; Frederick B. McCarthy, Minnesota; Loy J. Molumby, Montana; Orville E. Cain, New Hampshire; A. Eugene Pattison, New Jersey; J. C. Wallach, New Mexico; Donald C. Strachan, New York; W. L. Eagleton, Jr., Oklahoma; Dr. E. B. Stewart, Oregon; B. W. Wall, Rhode Island; J. Monroe Johnson, South Carolina; Dr. G. G. Cottam, South Dakota; Dr. W. B. Black, Utah; E. E. Goodwin, Vermont; L. B. Donley, Washington; Spiller Hicks, West Virginia; James H. McGillan, Wisconsin.

One year term: Walter E. Bare, Alabama; John A. Talbot, Alaska; John P. Greenway, Arizona; Seth Millington, Jr., California; Howard Bird, Canada; S. P. Bailey, France; Thomas W. Miller, Delaware; Watson B. Miller, Washington, D. C.; J. Y. Cheney, Florida; Dr. C. A. Robbins, Idaho; Jay H. Braken, Kansas; Albert Greenlaw, Maine; E. Brooks Lee, Maryland; Clarence R. Edwards, Massachusetts; P. B. Holsinger, Mexico; Kenneth G. Price, Mississippi; Dr. H. R. Booth, Missouri; Frank Warner, Nebraska; T. J. D. Salter, Nevada; Miss Alice Gray, North Carolina; Fred A. Kraemer, North Dakota; John R. McQuigg, Ohio; Fred DeV. Sill, Panama; J. Leo Collins, Pennsylvania; Athos W. Besosa, Porto Rico; Dr. Samuel T. Parker, Tennessee; Jay A. Rossiter, Texas; W. J. Wehrli, Wyoming.

Kick In—If You Know How to Get Members

HAS your post already signed up all its old 1923 members, or is it now doing that job in a bang-up way? In either case, the editors of the Weekly want to know about it. Send in a statement describing the system your post uses to get its members to renew for 1924. Incidentally, tell how your post goes after new members. Do it right away. Address the Editors, The American Legion Weekly, 627 West 43d Street, New York City.

Agents \$47.50 a week Fine Suit and Big Extra Rewards



This notice is written to interest the man who wants to earn some money and in return for very liberal pay, would be willing to use his spare time introducing to friends and neighbors, the finest and best clothes that we have ever produced, now better than ever, and the biggest values ever offered.

We will give one man in each community a fine suit. Special cash rewards, extra cash bonuses, beautiful presents, and 250 prizes, including \$1000 in gold, Ford Sedan, Elgin watch, diamond ring, etc. If you would like a fine suit and would be willing to show samples to at least five men each week, send me your name and address and I will be glad to send you full details.

C. A. MILLIGAN, Mgr., Chicago Tailors Assn. Dept. 495, Sta. C, Chicago

Agents: \$16 a Day

Auto Given

We offer you \$16 a day and an auto. No capital or experience required. Start now and make big cash profits first day. Jennings Guaranteed Hose-ry orders in every home. All members of family are customers. Repeat business—steady income.

New Selling Plan
Brings \$96 a Week

The wonderful Jennings Plan makes big profits for beginners. No delays—no waiting. You can work spare time or full time. Profits right away. Write for sample and Free Auto Offer.

Jennings Mfg. Co., Hose A-12, Dayton, Ohio

LAW

Course in 2 Years

Be a lawyer. Law trained men earn big money and occupy top positions in social, business and public life.

\$5,000 to \$10,000 a year is what you can earn. Our new system guides you step by step until you have passed the bar examination in most any state. Low cost, easiest terms. We furnish everything including complete Law Library. Send for free catalog.

AMERICAN SCHOOL
Dept. L-23, Drexel Ave. and 58th, Chicago

\$10.45

RUSSIAN SPRINGFIELD SPORT-RIFLE, using the U. S. Army caliber 30. Mod. 1906 cartridges. Weight, 8 pounds. Length, 42 1/2 inches; barrel, 22 inches. Turned down bolt handle. Special price, \$10.45. Ball cartridges, hard nose, \$3.50 per 100. Web cart. Belt, 40 cents. Reference catalog, 372 pages, 50 cents. 1924 circular for 2 cent stamp. Established 1865.

FRANCIS BANNERMAN SONS
501 Broadway New York City

Sell Shirts

Sell Madison "Better-Made" Shirts, Pajamas, and Nightshirts direct from our factory to wearers. Nationally advertised. Easy to sell. Exclusive patterns. Exceptional values. No experience or capital required. Large steady income assured. Entirely new proposition.

WRITE FOR FREE SAMPLES.
MADISON SHIRT CO., 603 B'way, N.Y. City

21 Jewels

Nothing less than 21 Ruby and Sapphire jewels is good enough for Burlington masterpiece.

Quality and Style

Adjusted to the second-temperature isochronism—positions. 25 year Gold Strata Case, in 100 designs. \$1 down. Balance in small monthly payments. Send for free book.

Burlington Company
19th Street and Marshfield Bldg.
Dept. 40-52 Chicago, Illinois

We Pay \$8 a Day

taking orders for Rotastren for sharpening Safety Razor Blades. Every man a prospect.

600 Shaves From One Blade

Quick velvety shaves. Models for sharpening nearly all makes of Safety Razor Blades. Wonderful invention. We make deliveries. No collecting. All you do is take orders. Absolutely guaranteed or money back.

Write for territory.

BURKE MFG. CO., 457-B W. 5th St., Dayton, Ohio

BOTH PREMIUMS

FREE

50 inch Table Cloth and
6 Napkins. 6 Silver-Plated
Knives and 6 Forks



This superb 110-piece set, with initial in 2 places on every piece, decorated in blue and gold, with gold covered handles, consists of:

- | | |
|----------------------------|--|
| 12 Dinner Plates, 9 in. | 12 Cups |
| 12 Breakfast Plates, 7 in. | 12 Saucers |
| 12 Soup Plates, 7 1/2 in. | 12 Individual Bread and Butter Plates, 6 1/2 in. |
| 12 Cereal Dishes, 6 in. | 1 Platter, 13 1/2 in. |
| 12 Fruit Dishes, 5 1/2 in. | |

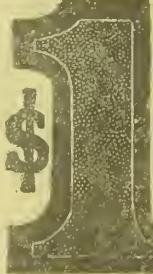
This
Design and
Your Initial



in Two
Places on
Every Piece

- | | |
|---|------------------------------------|
| 1 Platter, 11 1/2 in. | 1 Deep Bowl, 8 1/2 in. |
| 1 Celery Dish, 8 1/2 in. | 1 Oval Baker, 9 in. |
| 1 Sauce Boat Tray, 7 1/2 inches. | 1 Small Deep Bowl, 5 inches. |
| 1 Butter Plate, 6 in. | 1 Gravy Boat, 7 1/2 in. |
| 1 Vegetable Dish, 10 1/2 in., with lid (2 pieces) | 1 Creamer |
| | 1 Sugar Bowl with cover (2 pieces) |

Brings 110-Piece Martha Washington Blue and Gold Decorated Dinner Set



To fully appreciate this extraordinary bargain, you must actually see the dishes on your own table. Send only \$1 and Hartman, the Largest Home Furnishing Concern in the World, will ship this complete 110-piece set of exquisite dinnerware and with it, absolutely FREE, the beautiful 7-Piece genuine "Indian Head" linene set and also the six silver-plated knives and six forks (pictured above). Use all these things on

30 Days' Free Trial. Then, if not delighted with your choice for any reason, send everything back and Hartman will not only return your \$1 but also pay transportation charges both ways. If you keep them, take nearly a year to pay for the Dinner Set—a little every month. Nothing to pay either now or later for the "Indian Head" Linene Set and the Knives and Forks. They are FREE—Gifts from Hartman.

Your Initial in Gold, Surrounded by Gold Wreath, in 2 Places on Every Piece (Gold Covered Handles)

You'll be proud to use this beautiful Colonial Martha Washington Set on every occasion—proud of its clear, white, lustrous body and unique decoration. Like the costliest china-ware, every piece is decorated with a rich gold band edge, a mazarine blue follow band

and 2 pure gold initials in Old English design, surrounded by gold wreaths. Handles are of solid design, entirely gold covered. Guaranteed all firsts; no "seconds." An amazing value which you must not pass up. And if you act quickly, you also get—

IMPORTANT!
Hartman guarantees that every piece in this set is absolutely first quality—no "seconds." This is a standard or "open" pattern. Replacement pieces may be had of us for 3 years. Each piece wrapped in tissue paper. Excellent packing to prevent breakage. Shipped at once.



FREE Bargain Catalog

Over 300 pages (of which 68 are in actual colors) of the world's greatest bargains in furniture, rugs, carpets, sewing machines, silverware, also farm implements and accessories, etc.—all sold on easy monthly payment terms and 30 days' free trial. Many valuable hints on how to make your home more beautiful.

FREE GIFTS

Book explains Hartman's gift plan which brings you FREE with purchases articles such as glassware, dishes, silverware, toilet sets, jewelry, table linens, etc. Send a postal for the big free catalog today. "Let Hartman Feather Your Nest!"

FREE "Indian Head" Linene Finish

50-in. Round Table Cloth and 6 Napkins to Match—also 6 Silver-Plated Knives and 6 Forks.

With every Dinner Set we send you Free the Handsome Linene Set and 6 heavy, richly patterned knives and forks. This includes a handsome 50-inch round table cloth and 6 pretty 17-inch napkins to match—all of the famous "Indian Head" linene; finished with attractive scalloped embroidered edges. Knives and forks of fine, extra heavy silver-plate in fleur-de-lis pattern. Send at once. Offer is limited.

Order by No. 320FMA22. Bargain Price, \$33.85. Pay \$1 now. Balance \$33 monthly. 7-Piece Linene Set, 6 Knives and 6 Forks are FREE.

Just Pin Dollar Bill to Coupon and Mail Now!

HARTMAN Furniture & Carpet Co.
Dept. 6171 Chicago, Ill.

Enclosed find \$1. Send the 110-Piece Dinner Set, No. 320FMA22. Price \$33.85, as described, and with the 7-Piece Linene Set and 6 Knives and 6 Forks, absolutely FREE. It is understood that if I am satisfied, I will send you \$3 monthly until full price of Dinner Set, \$33.85, is paid. Title remains with you until paid in full. If not satisfied, after 30 days' free trial, I will ship all goods back and you will refund my \$1 and pay transportation charges both ways.

Name _____
R. F. D., Box No. _____
or _____ and No. _____
Town _____ State _____

Occupation of Head of Household _____

How long have you lived at present address? _____

HARTMAN FURNITURE & CARPET CO.
Dept. 6171 Copyright, 1924. Chicago, Ill.
Largest Home Furnishing Concern in the World